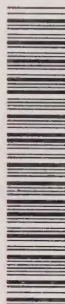


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CANADA  
DEPARTMENT OF TRADE AND COMMERCE  
DOMINION BUREAU OF STATISTICS

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FAMILY LIVING EXPENDITURE

IN

CANADA

Wage-earner Family Expenditure and Income

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Published by Authority of the HON. W.D. EULER, M.P.,  
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OTTAWA

1939

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DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

WAGE-EARNER FAMILY EXPENDITURE AND INCOME

(A preliminary analysis)

SUMMARY

Results from the recent Dominion Bureau of Statistics survey of family living expenditures show that incomes of Canadian wage-earner families tend to centre between \$1,200 and \$1,600 a year, with the proportion receiving less than \$1,200 being larger than the proportion receiving above \$1,600. This was true for families of both British and French origin.

The father provided about 93 per cent of income for the 1,135 British families and 91 per cent for the 211 French families in the survey.

Among the British families 32 per cent owned their own homes and 33 per cent owned motor cars. Six per cent of the French families owned their own homes and 10 per cent operated motor cars.

Living expenditures of British and French families were similar in character. Food accounted for 27.2 per cent of British family expenditure and 30.3 per cent for French families. Corresponding percentages for shelter were 17.3 and 16.7; and for clothing 10.1 and 11.9. Savings (including life insurance premiums) for both groups amounted to 9.4 per cent of total expenditure. Approximately the same proportion of expenditures was financed from credit or from savings of preceding years.

INTRODUCTORY

The family must be considered as a unit for many types of social and market analysis. This is true, for example, of investigations concerned with housing standards and household maintenance costs. Records from the 1,439 Canadian wage-earner families contributing to the Dominion Bureau of Statistics survey of family expenditures, therefore, have been grouped according to amounts of family income, and expenditures have been examined at various income levels. This preliminary study will be supplemented later by an analysis of expenditure records according to income per person which gives a more accurate basis than total family income of appraising economic circumstances.

TYPE OF FAMILIES IN THE SURVEY

Expenditure records were collected only from self-supporting wage-earner families with annual earnings in the year ended September 30, 1938, ranging from \$450 to \$2,500. In all of the 1,439 families both parents and one or more children were present in the home, and one lodger or domestic lived with some of the families. Completed records were obtained from 1,135 families of British origin in Charlottetown, Halifax, St. John, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton, and Vancouver; an additional 211 records were collected from French families in Montreal and Quebec; and 93 from families of other racial origin in Montreal and Winnipeg. Separate analyses of records for the English and French family groups have been made, but the similarity of family living expenditure patterns in these cities (shown in earlier releases) was considered sufficient to justify computation of composite averages including data for all cities. The number of "other race" family records was not considered sufficient to form significant averages for the family income groups chosen.

CHARACTERISTICS OF WAGE-EARNER FAMILIES AT PROGRESSIVE INCOME LEVELS

Differences in the composition of the family and evidence also of differences in economic position may be observed at progressive levels of family income. Families of British origin averaged approximately the same number of persons throughout annual income ranges from \$400 to \$2,400. This was paralleled by an equally consistent average number of children, which centred closely around 2.3. For French families, however, the number of children rose sharply from an average of 2.1 in the \$400-\$799 income group to 2.9 for families with \$2,000 or more per annum. Earnings of members other than the father in French families averaged slightly higher than those for other members of British







families, but the difference was not sufficient to account for the variation in relationships between income and family size in the two racial groups. The average age of the father moved gradually higher in progressive income groups in both British and French families. The number of rooms per family increased gradually from 4.3 for the \$400-\$799 income group to 6.0 for families with annual incomes of more than \$2,000, while corresponding averages for French families were 3.8 and 6.4 respectively. A much sharper rate of increase in actual shelter costs indicated that there was more concern over qualitative attributes of the home than the provision of more living space as income increased. The average number of rooms per person was almost constant at 0.9 for French families, while for British families it increased moderately from 1.0 in the \$400-\$799 income range to 1.3 for families with \$2,400 or more per annum. The proportion of home owners tended to rise materially as income mounted; and the same was true of motor car owners.

TABLE 1. FAMILY CHARACTERISTICS AT PROGRESSIVE INCOME LEVELS  
1,135 British Families

Family Income	\$400- 799	\$800- 999	\$1000- 1199	\$1200- 1399	\$1400- 1599	\$1600- 1799	\$1800- 1999	\$2000- 2399	\$2400+	Total
Number of Families	45	108	184	236	212	118	91	100	41	1135
Number of Persons per Family.....	4.5	4.3	4.4	4.3	4.3	4.3	4.6	4.7	4.6	4.4
Number of Children per Family.....	2.4	2.2	2.3	2.2	2.2	2.2	2.4	2.4	2.4	2.3
Average Age of Father .....	36	39	39	40	42	41	42	44	42	41
Number of Rooms per Person .....	1.0	1.1	1.1	1.1	1.2	1.3	1.2	1.3	1.3	1.2
Percentage of Families in Owned Homes .....	8.9	23.1	28.3	25.8	34.9	41.5	45.1	38.0	46.3	32.0
Percentage of Families with Motor Cars .....	4.4	24.1	13.0	32.2	38.2	42.4	41.8	55.0	63.4	33.2

211 French Families

Family Income	\$400-799	\$800-1199	\$1200-1599	\$1600-1999	\$2000+	Total
Number of Families	27	62	68	34	20	211
Number of Persons per Family .....	4.2	4.9	5.1	6.6	6.9	5.3
Number of Children per Family .....	2.1	2.8	2.9	4.4	4.9	3.2
Average Age of Father .....	35	35	40	41	48	39
Number of Rooms per Person .....	0.9	0.9	0.9	0.8	0.9	0.9
Percentage of Families in Owned Homes .....	3.7	0	8.8	11.8	10.0	6.2
Percentage of Families with a Motor Car .....	7.4	0	11.8	23.5	15.0	10.0





DISTRIBUTION OF FAMILY EXPENDITURES AT PROGRESSIVE INCOME LEVELS

Actual expenditures in all budget groups showed substantial increases at successive family income levels. Proportions of total expenditure upon some of the most important living requirements declined steadily, however, as family incomes mounted. This was true of foods, shelter costs, fuel and light. Proportions of expenditure on nearly all other budget groups moved steadily upward with family income. This was particularly marked for household requirements and transportation costs. Proportions for health and personal care mounted gradually until annual incomes reached approximately \$1,600 and then receded slightly. There were few appreciable differences between expenditure patterns for English and French families. Actual expenditure averages and percentage proportions at different income levels may be examined for both racial groups in Tables 2 and 3. Expenditure averages correspond with averages of gross income, but are considerably higher than net income which is the basis of classification for Tables 2 and 3. The principal constituents of income and expenditure may be summarized as follows:

<u>Income</u>	<u>Expenditure</u>
<u>Net</u>	
Earnings	Outlays for commodities and services
Value of payments in kind	required for family living
Income from investments	
Other cash	<u>Savings</u>
<u>Gross</u>	Bank
Loans and credit outstanding	Investments
(for purchases in the survey	Life insurance
year only)	Re-payment of old debts
Reductions in bank savings and	(considered as saved from
investments	<u>current income</u> )
Value of trade-in allowances	

The following list will give an indication of the more important items entering into expenditure averages in Tables 2 and 3. Families were asked to report total costs of all purchases during the survey year.

Food and Clothing: All such purchases for the family.

Housing: Interest, repairs, taxes, insurance for owners. Rent and water taxes for tenants. Capital expenditure on the home included down payments on new homes, and the cost of additions, but not repairs.

Household Operation: Ice, telephone, laundry, domestic help.

Furniture: In addition to furniture, textile furnishings, chinaware, electrical and kitchen equipment.

Health: Medical care, dentists, glasses, etc.

Personal Care: Toilet articles, barber, hairdresser.

Transportation: All fares, bicycles, motor cars--new purchases and current costs.

Recreation: Newspapers, periodicals, etc., entertainment admissions, hobby expenses.

Savings: Life insurance, bank balance increases, investments, re-payment of debts incurred prior to the survey year.

Children's Education and Vocation: Tuition, board, professional and union dues.

Community Welfare and Gifts: Church and charitable contributions, personal taxes, gifts to persons outside the family.











TABLE 3. DISTRIBUTION OF FAMILY EXPENDITURES ACCORDING TO NET INCOME

Actual Amounts and Percentages - 211 French Families

Averages											
Income Groups	\$400-799	\$800-1199	\$1200-1599	\$1600-1999	\$2000+	Total	\$400-799	\$800-1199	\$1200-1599	\$1600-1999	\$2000+ : Total
Number of Families	27	62	68	34	20	211	27	62	68	34	20
Percentages											
-----											
Budget Groups											
Total Annual Food ...	275	368	446	571	698	445	34.6	31.7	29.9	29.2	28.7
Housing .....	167	211	246	287	377	245	21.1	18.2	16.5	14.7	15.5
Capital Expenditure on Home .....	0	0	2	0	0	0	0	0	.1	0	0
Fuel and Light .....	50	61	74	87	95	71	6.3	5.3	4.9	4.4	3.9
Total Clothing .....	73	130	167	257	334	175	9.1	11.2	11.2	13.2	13.8
Household Operation...	12	13	26	40	53	25	1.5	1.1	1.8	2.0	2.2
Furniture .....	76	98	129	118	172	115	9.5	8.4	8.6	6.0	7.1
Health .....	13	55	73	77	106	64	1.7	4.7	4.9	4.0	4.4
Personal Care .....	13	17	22	29	34	22	1.6	1.5	1.4	1.5	1.4
Total Transportation..	13	22	43	107	63	45	1.7	1.9	2.9	5.5	2.6
Recreation .....	30	57	74	107	121	73	3.8	4.9	5.0	5.5	5.0
Savings .....	57	103	146	190	244	138	7.2	8.9	9.7	9.7	10.1
Children's Education and Vocation .....	3	7	18	49	80	24	.4	.6	1.2	2.5	3.3
Community Welfare and Gifts .....	12	18	29	35	50	27	1.5	1.6	1.9	1.8	2.0
Total Expenditure ...	794	1160	1495	1954	2427	1469	100.	100.	100.	100.	100.





# FAMILY INCOME

## (a) Numbers of Survey Families at Different Income Levels

It has been noted that the total income of wage-earner families is almost invariably larger than the actual cash amount of earnings from regular employment. The term gross income is used to indicate all family resources used for family expenditure during the survey year, including net income items of earnings, the value of payments in kind, income from investments, and other cash receipts. In addition, gross income includes the value of loans and merchandise credit outstanding, reductions in savings and investments, and trade-in allowances. Net income has been taken as the basis of subsequent analysis, although the sample of families reporting was originally selected upon the basis of family earnings only.

TABLE 4. SUMMARY OF THE NET INCOME DISTRIBUTION OF 1,439 WAGE-EARNER FAMILIES IN 12 CANADIAN CITIES

Income Ranges	\$400- 799	\$800- 999	\$1000- 1199	\$1200- 1399	\$1400- 1599	\$1600- 1799	\$1800- 1999	\$2000- 2199	\$2200- 2399	\$2400+
Race Groups										
British .....	45	108	184	236	212	118	91	66	34	41
French .....	27	25	37	43	25	16	18	14	4	2
Other .....	16	12	12	11	21	7	7	3	1	3

The character of this distribution is affected to some extent by the fact that different cities are not represented proportionately to their total wage-earner population. The general similarity of individual city income distributions, however, makes this a point of relatively minor importance. A more serious defect resulted from difficulty in obtaining co-operation from families with incomes ranging from \$400 to \$799. Nearly four of every five in the random selection from this income range refused to co-operate or were unable to give complete records. Among families with incomes above \$800 per annum, almost every second one contributed a satisfactory record. Within the income range of the sample, therefore, there is a definite deficiency of low income families. For purposes of establishing broad averages, however, this is compensated for in large part by the complete absence of families in the sample with reported earnings of more than \$2,500. Above this income limit the proportion of wage-earner families of the type sampled would not exceed 15 per cent in the cities of the survey.

## (b) Composition of Family Income

Although earnings of the family head form the major portion of family income they are by no means its only source. This may be observed from the averages obtained from British and French family records presented in Table 5. Other sources accounted for more than 7 per cent of British family net income and more than 9 per cent of the net income of French families.

TABLE 5. COMPOSITION OF WAGE-EARNER FAMILY NET INCOME

### 1,135 British Families

Income Ranges	\$400- 799	\$800- 999	\$1000- 1199	\$1200- 1399	\$1400- 1599	\$1600- 1799	\$1800- 1999	\$2000- 2399	\$2400+	Total
Number of Families	45	108	184	236	212	118	91	100	41	1135
Source of Income										
Earnings of Family Head ....	690	868	1024	1202	1377	1555	1701	1950	2323	1337
Other Family Earnings .....	5	23	31	48	56	65	100	113	115	57
Other Income ...	9	17	27	33	50	67	72	80	194	49
Total .....	704	908	1082	1283	1483	1687	1873	2143	2632	1443





Table 5. Cont'd - 211 French Families

Income Ranges	\$400-799	\$800-1199	\$1200-1599	\$1600-1999	\$2000+	Total
Number of Families	27	62	68	34	20	211
Source of Income	\$	\$	\$	\$	\$	\$
Earnings of Family Head .....	635	974	1246	1547	1869	1196
Other Family Earnings .....	25	35	58	148	170	72
Other Income .....	5	14	43	74	190	48
Total .....	665	1023	1347	1769	2229	1316

It will be noted that the proportion which "Other Family Earnings" and "Other Income" bear to total income increases in the higher income groups. The increase in "Other Family Earnings" is associated with larger numbers of children in the higher income ranges for French families, but not to any appreciable extent in the case of British families. The rising tendency in "Other Income" is probably associated with the more firmly established financial position at higher income levels. The savings of families at relatively high income levels were more than proportionately greater than those of families with low income.

(c) The Relation of Family Income and Expenditure Averages

In the present analysis savings from annual income have been treated as items of expenditure, and since considerable credit is utilized by wage-earner families, expenditure averages are materially above corresponding averages of family net income. This difference is accentuated by purchases made from savings and by trade-in-allowances. The margin of expenditure over net income averaged \$147 for all British families, while savings inclusive of life insurance premiums averaged \$150. The detailed examination of the differences between income and expenditure in relation to debt is not yet completed for all cities, and this preliminary statement is limited to records from Halifax, Montreal, Toronto, Saskatoon and Vancouver. If all records were perfectly accurate an exact balance could be obtained between the margin of expenditure over net income and the difference between gross and net income which is made up of (a) debts incurred during the current year, (b) reductions in savings and investment, and (c) the value of trade-in-allowances and purchases. The discrepancy between these totals is, therefore, an index of the accuracy which the records possess.

TABLE 6. CITY COMPARISONS OF GROSS INCOME ITEMS AND DIFFERENCES BETWEEN NET INCOME AND TOTAL EXPENDITURE

City	Halifax	Montreal French Families	British Families	Toronto	Saskatoon	Vancouver
Number of Families	70	141	69	129	122	168
Expenditure Margin over Family Net Income .....	180	168	133	166	144	157
Current Debts, Savings reductions, Trade-in allowances (gross income differential) ..	167	144	102	139	129	131
Difference	13	24	31	27	15	26
Difference as a percentage of Total Family Expenditures..	.8	1.6	2.0	1.5	.9	1.6





No precise interpretation of the differences between expenditure margins and the gross income differentials can be made. Understatement of current debts and reductions in savings seem rather more probable than overstatements in records of expenditure, but even if expenditure has been overstated it is apparent that any bias in this direction is likely to affect the accuracy of expenditure averages very little. No budget record was used for which gross income and expenditure did not balance within 10 per cent and 88 per cent of all records balanced within 5 per cent.

The excess of family expenditures over net income was remarkably consistent for British families at different income levels. This consistency may be appreciated by reference to Table 7 showing average net family income and expenditures at progressive income levels. In the French sample the margin of expenditure was comparatively high at low income levels and formed a steadily decreasing proportion of net income in progressively higher income ranges. This tendency was more pronounced in Quebec City than in Montreal, although the average margin of expenditure over net income was greater in Montreal.

As already noted the margin of expenditure over net income cannot be taken as a measure of net indebtedness incurred during the survey year, since all investments and bank savings were included as part of expenditure. This may be observed from the financial summary in Table 8 for the same cities included in comparisons of debts and expenditures margins over net income.

TABLE 7. AVERAGES OF FAMILY NET INCOME AND EXPENDITURE AT PROGRESSIVE INCOME LEVELS

1,135 British Families

Income Ranges	\$400-799	\$800-999	\$1000-1199	\$1200-1399	\$1400-1599	\$1600-1799	\$1800-1999	\$2000-2399	\$2400+	Total
Number of Families	45	108	184	236	212	118	91	100	41	1135
Family Net Income .....	704	908	1082	1283	1483	1687	1873	2143	2632	1443
Family Expenditure.	775	1000	1196	1432	1626	1848	2062	2384	2804	1590
Expenditure Margin over Net Income in Percentage*....	10.2	10.1	10.4	11.7	9.8	9.6	10.2	11.2	6.5	10.3

211 French Families

Income Ranges	\$400-799	\$800-1199	\$1200-1599	\$1600-1999	\$2000+	Total
Number of Families	27	62	68	34	20	211
Family Net Income..	665	1023	1347	1769	2229	1316
Family Expenditure.	794	1160	1495	1954	2427	1469
Expenditure Margin over Net Income in Percentage* ...	19.4	13.4	11.0	10.5	8.9	11.6

\* Reckoned as a percentage of net income. Not comparable with expenditure percentages computed in terms of total expenditure.

FINANCIAL SUMMARY

In order to make an appraisal of the family's financial position, debit items must include reductions in bank savings and other assets as well as new debts of the survey year still outstanding. Aggregate savings out of current income, on the other hand, rightly include amounts in repayment of old debts incurred before the survey year. A substantial but indeterminate proportion of life insurance premiums should also be grouped with savings, (probably about three-fourths). The following totals which show all life insurance premiums as savings may be somewhat too high to represent savings accurately, although they omit any reference to investments in the home, and also the element of savings contained in purchases of durable goods. This is likely offset by depreciation in equipment already possessed.





TABLE 8. FINANCIAL SUMMARY OF WAGE-EARNER FAMILIES IN SPECIFIED CITIES

Cities	Halifax	Montreal		Toronto	Saskatoon	Vancouver
		French Families	English Families			
<u>Credit Items</u>						
Savings and Investment...	22	30	24	32	33	32
Life Insurance Premiums ....	111	86	85	85	82	64
Re-payment of Old Debts ...	40	33	25	34	47	41
Total .....	173	149	134	151	162	137
<u>Debit Items</u>						
Survey Year Debts Outstanding .....	117	85	67	85	93	76
Reductions in Bank Savings and Other Assets .....	33	59	26	41	30	45
Total .....	150	144	93	126	123	121
Credit Balance.	+ 23	+ 5	+ 41	+ 25	+ 39	+ 16





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CANADA  
DEPARTMENT OF TRADE AND COMMERCE  
DOMINION BUREAU OF STATISTICS  
INTERNAL TRADE BRANCH

FAMILY LIVING EXPENDITURES

in

CANADA

Family Composition in Relation to Urban  
Wage-Earner Family Living Expenditures

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Published by Authority of the HON. W.D. EULER, M.P.,  
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1939

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DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

FAMILY COMPOSITION IN RELATION TO URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES  
(A preliminary analysis)

SUMMARY

A recent survey of urban wage-earner family living costs made by the Dominion Bureau of Statistics shows that many factors affect expenditures for living needs. The amount of family income is generally considered the dominant influence, but income in turn is related to the age of the principal breadwinner, and the numbers and ages of children also affect the character of family living expenditures. Despite this, there appeared to be no general tendency in urban wage-earner families of British origin for the number of children to increase in the higher family income groups, although in French families the average number of children was larger at higher income levels. In both racial origin groups, amounts spent per person declined as the number of children in the family increased. Average expenditure per person dropped from \$516 in British families with one child to \$212 in households with five children. Corresponding averages for French families were \$397 and \$219. All budget groups contributed to this decline, with food outlay per person falling from \$127 to \$74 for British families and from \$109 to \$75 for French families with one and five or more children respectively.

A different picture was obtained when expenditure records were classified according to the age of the father to examine relations between expenditures and the lengthening life of the family. The number of children per family tended to increase until the father's age was somewhere between 45 and 54, and amounts spent per person on food and clothing increased slightly as the age of the father moved upward into that range. This was associated with a more rapid rise in income than in numbers of children at progressive age levels of the father. Among the British families in the survey, income rose from an average of \$1,319 in cases where the father's age was between 25 and 34 to \$1,541 where ages ranged from 45 to 54 years. In the next ten-year age period, average family income dropped back to \$1,451, and average numbers of children per family decreased from 2.5 to 2.3. Total expenditures per person declined slightly from \$378 in families where fathers' ages were between 25 and 34 to \$358 for families with fathers between 55 and 64 years of age.

Analyses of records for living expenditure tendencies related to numbers of children and the length of time the family had been formed, did not reveal the existence of a "typical" family. Families with one child under 13 years, or with two children from 4 to 12 years apparently possess some claim to this title, but contrary to popular opinion, families with three children form a definite minority. The tendency already noted, for income to increase as the family life span lengthened was apparent in family groups with the same number of children. The earnings of older children were partly responsible for this increase. For families with the same number of children, expenditures on food and clothing mounted as the family life span extended but not by the full amount of the income increase. Housing and household furnishing expenditures actually declined as the number of children increased. Most other budgetary outlays showed very little relation either to rising income or the lengthening family life span. Apparently a wide diversity in consumer tastes exists, which is scattered fairly evenly among "non-necessity" expenditures such as recreation, transportation, and savings.

INTRODUCTORY

Although income is of basic importance in any study of family living expenditure, variations in income do not provide a complete explanation of differences in family living expenditure patterns. Expenditures for food, clothing, and housing are necessarily affected by the number of persons in the family. They are affected to some extent also by the ages of the family members; changes in the age of parents influence their attitude towards savings, outlays for recreation, etc. The importance of the factors cited above, viz., changes in income, persons in the family, and their ages, may be assessed by studying living expenditure tendencies when other factors are held constant, and differences in expenditure patterns are examined in relation to variations in these factors separately. Such studies of tendency may be related, also, to typical as well as average conditions of income, family size, age, etc. It is desirable to have a clear cut picture of living expenditure patterns of the more numerous family types which are to be found in the community. In the following pages, living expenditure records are shown grouped according





to three principles of classification with a view to examining the relationships between living expenditures and the factors in family composition noted above, viz., number of children in the family, age of the father and principal types of families.

# DEFINITION OF TERMS

Family composition--a composite of factors including the conjugal condition of the family heads, number of persons in the family, their ages, sex, etc.

Family living expenditure patterns--a percentage statement of the proportions of total living expenditure devoted to various family requirements, such as food, clothing, housing, recreation, etc.

Family life span--the number of years the family has been formed. Lengthening of the family life span is associated with increasing earnings, larger numbers of children, a greater proportion of home owners, and other factors affecting living expenditure patterns.

Family type--In the present bulletin this term relates primarily to the numbers of children in the family, and to certain age groups for children which occur most commonly. In other respects families in the survey were all of the same general type. The chief bread winner was a wage-earner and total family earnings ranged from \$450 to \$2,500 per year. All families had been entirely self-supporting during the survey year, which ended September 30, 1938. Both parents were present in the home with one or more children and in some cases there was also one lodger or a domestic.

Income--All income references in this bulletin are to net income.

## Income

## Expenditure

### Net

Earnings of all family members  
Value of payments in kind  
Income from investments  
Other cash

Outlays for commodities and services required for family living

### Savings

Bank  
Investments  
Life insurance  
Re-payment of old debts  
(considered as saved from current income)

### Gross

Loans and credit outstanding  
(for purchases in the survey year only)  
Reductions in bank savings and investments  
Value of trade-in allowances

The following list will give an indication of the more important items entering into expenditure averages in tables presented. Families were asked to report total costs of all purchases during the survey year.

Food and clothing--all such purchases for the family.

Housing--interest, repairs, taxes, insurance for owners. Rent and water taxes for tenants. Capital expenditure on the home included down payments on new homes, and the cost of additions, but not repairs.

Household operation--ice, telephone, laundry, domestic help.

Furniture--in addition to furniture, textile furnishings, chinaware, electrical and kitchen equipment.

Health--medical care, dentists, glasses, etc.

Personal care--toilet articles, barber, hairdresser.

Transportation--all fares, bicycles, motor cars--new purchases and current costs.





Recreation--newspapers, periodicals, etc., entertainment admissions, hobby expenses.

Savings--life insurance, bank balance increases, investments, re-payment of debts incurred prior to the survey year. Against savings must be balanced credit and loans outstanding at the end of the survey year for purchases during that period.

Children's education and vocation--tuition, board, professional and union dues.

Community welfare and gifts--church and charitable contributions, personal taxes, gifts to persons outside the family.

#### NUMBERS OF CHILDREN IN RELATION TO FAMILY LIVING EXPENDITURES

The recent Dominion Bureau of Statistics survey of family living expenditures showed different relationships between family expenditure and numbers of children per family in families of British and French origin. There appeared to be a significant relationship between the rise in average expenditure levels of two children British wage-earner families over those with one child, but average expenditures for two, three and four children families showed only minor differences, and averages for five children families dropped back sharply to very near the one child family expenditure level. Average expenditures of French families covered by the survey moved steadily upward as the number of children increased.

The average annual amount of expenditure (including savings) for 1,135 British families was \$1,590, and the corresponding figure for French families was \$1,469. Average expenditures of British families with one child and five children fell below \$1,550, while in families with two, three, and four children expenditure averages tended to exceed \$1,600. For French families, however, expenditure mounted from an average of \$1,190 per year for families with one child, up to \$1,774 per year for those with five or more children.

Families in the English and French groups were of essentially the same type. The average age of the father was 41 years for British families and 39 for French families. Differences in the father's age associated with racial origin were greatest in the one and two child family groups, but the average difference in no group exceeded four years.

Proportions of expenditure devoted to various budget groups reflected clearly the influence of differences in the number of children per family. The proportion of expenditure upon foods in the British group mounted steadily from 24.6 per cent for one child families to 35.1 per cent for families with five children. The proportions for clothing showed a more moderate rise from 9.6 per cent to 11.2 per cent between the same groups. These increases were balanced by falling proportions devoted to housing, furniture, transportation, recreation, and savings. Similar differences could be observed in the distribution of expenditures for French families, although these were modified slightly by the fact that in this group average family income tended to be larger as the number of children increased. Proportions of expenditure upon food mounted from 27.4 per cent for families with one child to 34.0 per cent for families with five or more children. Corresponding clothing percentages increased from 10.3 per cent to 13.8 per cent. These increases were balanced by lower proportions allocated to housing, furniture, recreation, and savings, as in the British group.

The relation between number of children per family and living expenditures is perhaps most clearly apparent when the latter are reduced to average amounts spent per person. Such figures show pronounced decreases in practically all cases as the number of children increase. For example, expenditures per person on foods dropped from \$127 for families of British origin with one child to \$74 for families with five children. Corresponding amounts for shelter were \$96 and \$33. These decreases coincided with a reduction in the number of rooms per person from 1.5 to 0.8. Clothing averages in the one child and five child family groups were \$49 and \$24 per person respectively. Similarly, in the case of French families average amounts per person spent on foods dropped from \$109 for families with one child to \$75 for families with five or more children. Average amounts for housing also declined from \$76 to \$33 while the corresponding numbers of rooms per person fell from 1.3 to 0.7. Clothing averages fell from \$41 to \$30 per person in the same groups. Pronounced decreases in average amounts spent per person were also discernible for health care, transportation and recreation in the larger family groups.





CHARACTERISTICS OF URBAN WAGE-EARNER FAMILIES IN RELATION TO NUMBER OF CHILDREN PER FAMILY

Racial Origin .....	1,135 British Families						211 French Families					
	1	2	3	4	5	All Families (2.3)	1	2	3	4	5	All Families (3.2)
Number of Children .....												
Number of Families .....	343	382	245	116	49	1,135	46	38	49	31	47	211
Average Income .....	\$1,392	\$1,484	\$1,446	\$1,482	\$1,377	\$1,443	\$1,075	\$1,165	\$1,311	\$1,496	\$1,560	\$1,316
Average Age of Father .....	39	40	42	43	44	41	36	34	39	46	42	39
Number of Rooms per Person.	1.5	1.2	1.0	0.9	0.8	1.2	1.3	1.1	1.0	0.9	0.7	0.9
Percentage of Families in Owned Homes .....	32.4	32.5	31.4	31.0	30.6	32.0	4.3	10.5	4.1	3.2	8.5	6.2
Percentage of Families with Motor Cars .....	36.4	36.1	30.6	25.9	20.4	33.3	10.1	13.2	12.2	6.5	6.4	10.0



# DISTRIBUTION OF WAGE-EARNER FAMILY LIVING EXPENDITURES ACCORDING TO NUMBER OF CHILDREN PER FAMILY

(For the Year Ended September 30, 1938)

	British Families						French Families					
	1	2	3	4	5 and over	Average (2.3)	1	2	3	4	5 and over	Average (3.2)
Racial Origin .....												
Number of Children per Family .....												
Number of Families .....	343	382	245	116	49	1,135	46	38	49	31	47	211
Food .....	\$ 381	\$ 426	\$ 459	\$ 510	\$ 534	\$ 433	\$ 326	\$ 380	\$ 436	\$ 475	\$ 604	\$ 445
Housing .....	287	287	253	265	239	276	228	237	234	263	267	245
Capital Expenditure on Home .....	11	13	7	2	0	9	0	3	0	0	0	1
Fuel and Light .....	91	103	105	111	100	101	54	65	79	77	82	71
Clothing .....	148	163	167	174	170	160	123	167	168	160	245	174
Household Operation .....	30	30	28	27	21	29	21	30	26	27	24	25
Furniture .....	97	97	85	94	63	92	116	117	115	99	124	115
Health .....	67	65	76	52	63	67	54	66	60	86	61	64
Personal Care .....	24	25	25	25	22	24	16	20	23	21	26	22
Transportation .....	110	95	86	69	59	93	35	52	39	55	50	45
Recreation .....	98	96	93	80	79	93	61	75	80	64	84	73
Savings .....	145	165	140	142	125	150	121	126	157	133	148	138
Children's Education & Vocation .....	15	21	25	30	19	21	11	24	20	34	34	24
Community Welfare & Gifts .....	44	46	35	38	29	42	24	24	31	29	25	27
Total Expenditure .....	1,548	1,632	1,584	1,619	1,523	1,590	1,190	1,386	1,468	1,523	1,774	1,469





PERCENTAGE DISTRIBUTION OF URBAN WAGE-EARNER LIVING EXPENDITURES ACCORDING TO NUMBER OF CHILDREN PER FAMILY

(For the Year Ended September 30, 1938)

Racial Origin .....	British Families						French Families					
	1	2	3	4	5 and over	Average (2.3)	1	2	3	4	5 and over	Average (3.2)
Number of Children per Family .....												
Number of Families .....	343	382	245	116	49	1,135	46	38	49	31	47	211
Food .....	p.c. 24.6	p.c. 26.1	p.c. 29.0	p.c. 31.5	p.c. 35.1	p.c. 27.2	p.c. 27.4	p.c. 27.5	p.c. 29.7	p.c. 31.2	p.c. 34.0	p.c. 30.3
Housing .....	18.6	17.6	16.0	16.4	15.7	17.3	19.1	17.0	15.9	17.3	15.0	16.7
Capital Expenditure on Home .....	.7	.8	.5	.1	0	.6	0	.1	0	0	0	.1
Fuel and Light .....	5.9	6.3	6.6	6.9	6.5	6.3	4.5	4.7	5.4	5.0	4.7	4.8
Clothing .....	9.6	10.0	10.5	10.7	11.2	10.1	10.3	12.1	11.5	10.5	13.8	11.9
Household Operation .....	1.9	1.9	1.7	1.6	1.4	1.8	1.8	2.2	1.7	1.7	1.4	1.7
Furniture .....	6.3	5.9	5.4	5.8	4.1	5.8	9.8	8.5	7.8	6.5	7.0	7.8
Health .....	4.3	4.0	4.8	3.2	4.1	4.2	4.6	4.8	4.1	5.7	3.4	4.3
Personal Care .....	1.6	1.5	1.6	1.5	1.5	1.6	1.4	1.4	1.6	1.4	1.5	1.5
Transportation .....	7.1	5.8	5.4	4.3	3.9	5.9	2.9	3.8	2.7	3.6	2.9	3.1
Recreation .....	6.3	5.9	5.9	4.9	5.2	5.9	5.1	5.4	5.5	4.2	4.7	5.0
Savings .....	9.4	10.1	8.8	8.8	8.2	9.4	10.2	9.1	10.7	8.8	8.3	9.4
Children's Education & Vocation .....	.9	1.3	1.6	1.9	1.2	1.3	.9	1.7	1.3	2.2	1.9	1.6
Community Welfare & Gifts .....	2.8	2.8	2.2	2.4	1.9	2.6	2.0	1.7	2.1	1.9	1.4	1.8
Total Expenditure .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0





## CANADIAN URBAN WAGE-EARNER FAMILY EXPENDITURES

### IN RELATION TO AGE OF THE FATHER

The age of the father provides a useful basis for classifying family expenditure records to examine changing family circumstances as the life span extends. For this reason expenditure records from the 1,135 wage-earner families of British origin have been arranged for analysis into four groups in which the father's age moves progressively higher. Ten year intervals were used for this purpose, and practically all records fell within the four ten-year periods between 25 and 64 years.

Income rose from \$1,319 in the lowest group to a peak of \$1,541 where fathers' ages ranged from 45 to 54 years and then dropped back to \$1,451 in the highest group included. Despite this decline in income, there was a sharp rise in the proportion of families with motor cars in the highest age group, that coincided with an interruption in the increasing size of family. Average numbers of children in successively higher age groups were 1.9, 2.4, 2.5, and 2.3 respectively. The average number of rooms per person remained almost stationary at 1.2 in all four groups, while merchandise debts outstanding at the end of the survey year dropped steadily from an average of \$92 in the lowest age group to \$58 per family in the highest.

Family expenditure patterns at progressive age groups showed noteworthy differences. For certain types of expenditure including food, shelter, clothing, transportation, savings and children's education, family expenditures averaged successively higher in the first two or three age groups and then moved gradually downward again. For fuel and community welfare, average family expenditures rose steadily as the age of the father increased. This rise in the case of fuel was associated with an increase in the number of rooms per dwelling in progressive age groups. For furniture, health and recreation, expenditure averages moved lower as the father's age advanced, while for household operating costs and personal care there was no observable relationship between amount of family expenditure and the father's age.

The increasing amounts spent per family upon such necessities as food and clothing were paralleled by more moderate increases in amounts spent per person. Progressive increases in average amounts spent per person in the family for food and fuel were associated with decreases in expenditures per person for housing, furniture, health costs and recreation. Average expenditures per person for clothing and personal care remained about the same in all four age groups. Average amounts for transportation and savings were fairly consistent in the age ranges between 25 and 54, but dropped noticeably above that level.



CHARACTERISTICS OF BRITISH URBAN WAGE-EARNER FAMILIES IN RELATION TO THE FATHER'S AGE

Age Groups.....	25 - 34	35 - 44	45 - 54	55 - 64	Total <sup>x</sup>
Number of Families .....	307	472	294	46	1,135
<u>Characteristics</u>					
Average Annual Family Income .....	\$1,319	\$1,471	\$1,541	\$1,451	\$1,443
Number of Children per Family .....	1.9	2.4	2.5	2.3	2.3
Number of Rooms per Person .....	1.2	1.2	1.2	1.3	1.2
Percentage of Families in Owned Homes .....	16.6	31.4	46.3	56.5	32.0
Percentage of Families with Motor Cars .....	27.7	35.8	37.4	21.7	33.3

<sup>x</sup>3 Families with father less than 25, and 3 with father more than 64 years of age.





BRITISH URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES ACCORDING TO FATHER'S AGE  
(For the Year Ended September 30, 1938)

Age Groups .....	25 - 34	35 - 44	45 - 54	55 - 64	25 - 34	35 - 44	45 - 54	55 - 64
Number of Families .....	307	472	294	46	307	472	294	46

	Expenditure in Dollars				Percentage of Total Expenditure			
	25 - 34	35 - 44	45 - 54	55 - 64	25 - 34	35 - 44	45 - 54	55 - 64
Food .....	387	437	473	463	26.2	26.9	28.1	30.1
Housing .....	272	290	265	236	18.4	17.9	15.8	15.4
Capital Expenditure on Home .....	8	11	8	6	.6	.7	.5	.4
Fuel and Light .....	88	104	107	124	6.0	6.4	6.3	8.0
Clothing .....	140	165	178	157	9.5	10.2	10.5	10.2
Household Operation .....	28	30	28	27	1.9	1.9	1.7	1.7
Furniture .....	103	91	84	92	6.9	5.6	5.0	6.0
Health .....	69	65	68	63	4.7	4.0	4.0	4.1
Personal Care .....	23	25	25	24	1.5	1.6	1.5	1.5
Transportation .....	86	95	102	75	5.8	5.9	6.0	4.9
Recreation .....	98	92	95	70	6.7	5.7	5.6	4.6
Savings .....	128	154	170	128	8.7	9.5	10.1	8.3
Children's Education and Vocation .....	9	18	37	25	.6	1.1	2.2	1.6
Community Welfare and Gifts .....	36	43	45	49	2.5	2.6	2.7	3.2
Total Expenditure .....	1,475	1,620	1,685	1,539	100.0	100.0	100.0	100.0





FAMILY TYPES IN RELATION TO LIVING EXPENDITURES

Certain kinds of family expenditure problems may be concerned not only with broad averages of living expenditures, but with those of different types of families in the community, and with the proportions of each type which are to be found. The 1,135 British family records have been grouped, therefore, according to family types to examine expenditure patterns produced by this arrangement. Insufficient data were available for French families and those of other racial origin for this kind of classification.

After considerable testing, the following groups of families were selected for expenditure analysis, including 1,047 of the 1,135 records in the sample. The number and ages of children formed the basis of classification according to family type. No distinction was made between the sexes of the children. It should be noted that by excluding from the sample households without children, the largest single group of wage-earner families was omitted.

Distribution of British Wage-Earner Families According to Type

<u>Type</u>	<u>Number of Cases</u>
One Child--Age--(a) up to 3 years.....	118
(b) 4 -12 years .....	145
(c) 13 -18 years .....	80
Two Children--Ages--(a) two, up to 3 years .....	24
(b) one, up to 3, and one, 4 - 12 years .....	92
(c) two, 4 - 12 years .....	117
(d) one, 4 - 12, and one, 13 - 18 years .....	63
(e) two, 13 - 18 years .....	46
(f) one, 13 - 18, and one, 19 or over .....	22
Three Children--Ages--(a) two, up to 3 years, and one 4 - 12, or one, up to 3, and two 4 - 12 years .....	59
(b) three, 4 - 12 years .....	37
(c) two, 4 - 12, and one 13 - 18 years .....	41
(d) one, 4 - 12, and two, 13 - 18 years .....	36
(e) three, 13 - 18 or two, 13 - 18 and one, 19 or over, or one, 13 - 18 and two, 19 or over .....	26
(f) one; 4 - 12, one, 13 - 18, one 19 or over, or one, up to 3, one, 4 - 12, one, 13 - 18, .....	30
Four Children--Ages--(a) four, up to 18 years, with not more than one over 12 .....	50
(b) four over 12 with not more than two under 18.	61
Total .....	1,047

FAMILY ATTRIBUTES ACCORDING TO TYPES

The successive sub-groups for each number of children in Table represent a lengthening of the family life span, with the exception of the miscellaneous (f) group with three children. It is apparent from casual inspection that none of the sub-groups selected has much claim to the term "typical". Further examination will reveal also that some of the distinctions between sub-groups are too fine to reveal significant differences in family living expenditure patterns. However, they show quite clearly the relation between the lengthening family life span and increasing family income. Earnings of the father generally increase until the late forties, and there is a marked rise in the earnings of other family members in the family types with children beyond the adolescent stage. The miscellaneous age group with three children would indicate that the age concentration of children in the family may also be related to family circumstances. This group includes children ranging all the way from infancy to complete maturity. Although family income is higher in this group than in any other, the proportion supplied by the father is considerably larger than in the more concentrated age groups with the same number of children. The father's age tends to be less than in types where all three children are close to maturity, and the proportion of





families living in owned homes and operating motor cars is lower in the miscellaneous (f) group than in most other three children family types.

Selected family types appeared to be associated with significant differences in income in all except three pairs of sub-groups, and in each of these cases the average ages of the father were closely comparable also. The sub-groups in question were as follows:

Group	Sub-Group	Family Income	Average Age of Father
2 Children - one up to 3 and one 4 - 12 years	.....	\$1,452	35
	- two, 4 - 12 years	1,436	37
2 Children - one, 4 - 12, one 13 - 18 years	.....	1,527	45
	- two, 13 - 18 years	1,549	46
3 Children - one or two up to 3, and one or two 4 - 12 years	..	1,317	36
	- three, 4 - 12 years	1,323	37

In child groups with the same number of children, the proportion of families living in owned homes increased steadily as the life span extended, but there was very little evidence of a corresponding tendency related to motor car ownership. Rising incomes associated with longer life spans for families with the same number of children were not accompanied by any regular increase in car ownership. There was a slight increasing tendency towards car ownership in the earlier stages of the life span, and a declining tendency in the later stages, although income increased steadily in progressive stages. The increase in home ownership noted above was accompanied by a slight increase in the average number of rooms per person as the family life span lengthened.

LIVING EXPENDITURES IN RELATION TO FAMILY TYPES

Income for British families showed no general tendency to move higher as the number of children increased but within each sub-group with the same number of children, it has been noted that income advanced steadily as the life span of the family lengthened. This was accompanied in some of the more important budget groups by actual decreases in average expenditure per family. Current housing costs provided the most outstanding example of this tendency. Family average housing expenditures tended to decrease slightly as the life span lengthened, and quite definitely as the number of children increased. This was due, in some measure to the increasing proportion of home owners as numbers of children and the family life span increased. Current housing expenditures for owners averaged lower than for tenants.\* The same tendencies noted for housing were apparent also in expenditures for furniture and other household equipment. Food and clothing expenditures increased as the number of children increased, and also with the lengthening life span for family types with the same number of children. Similar tendencies of much less marked proportions could be observed in fuel expenditure averages, apparently related to gradually increasing numbers of rooms per family. No clear cut trends were discernible in other family budget groups of major importance, including health, transportation, recreation, and savings. It is of interest that food and clothing were the only important expenditure groups showing a pronounced response to rising income coinciding with the lengthening life span. These are ordinarily considered as "necessity" budget groups which are affected by increasing income to a smaller degree than other less fundamental needs. The steady rise in food and clothing expenditures for family types representing successive-ly longer life spans presumably is partly related to physical needs. These two groups, however, do not account for all the increase in income as the life span extends. This fact considered in relation to the absence of trend in other expenditures groups may be taken to indicate a considerable diversity of consumer preferences for "non-necessities". The influence of the extending family life span and increasing numbers of children upon "necessity" expenditures may be observed in the accompanying comparison of family types paired to give rough equality of income averages. Expenditures for food were considerably greater for the larger family types, and clothing expenditures reflected the same tendency in lesser degree.

Family Type	Average Income	Food Expenditure	Clothing Expenditure
One child, up to 3 years	\$1,370	\$ 364	\$ 135
Three children, two 4 - 12, one 13 - 18 years	1,378	471	158
Two children, up to 3 years	1,348	394	142
Four children, up to 18, not more than one above 13 years...	1,362	472	146
Two children, 13 - 18 years	1,549	456	168
Four children, all over 12 years, not more than two under 18 years	1,582	538	198

\* Within the limits of the survey sample, housing facilities for tenants were somewhat more complete than for owners. Tenant housing expenditures also contain an element of fuel costs which are treated separately for owners.





FAMILY CHARACTERISTICS IN RELATION TO EARNINGS OF THE FATHER AND OTHER FAMILY MEMBERS IN DIFFERENT TYPES OF FAMILIES

Family Type ..... (For key to family type, see page 10)	One Child			Two Children						Three Children						Four Children	
	(a)	(b)	(c)	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)
Number of Cases .....	118	145	80	24	32	117	33	46	22	59	37	41	36	26	30	50	61
Source of Income																	
Family Head .....	1,318	1,309	1,304	1,310	1,388	1,350	1,410	1,430	1,370	1,264	1,275	1,302	1,336	1,362	1,498	1,320	1,369
Other Family Members .....	27	46	48	7	18	26	39	82	207	17	26	40	47	214	119	8	134
Other Income .....	25	38	72	31	46	60	78	37	83	36	22	36	89	53	60	25	79
Total Income .....	1,370	1,393	1,424	1,348	1,452	1,436	1,527	1,549	1,660	1,317	1,323	1,378	1,472	1,629	1,677	1,362	1,582
Family Characteristics																	
Age of Father .....	31	39	49	32	35	37	45	46	51	36	37	45	47	49	47	38	49
Rooms per Person .....	1.5	1.5	1.6	1.2	1.2	1.2	1.3	1.3	1.3	1.0	1.0	1.0	1.1	1.2	1.1	0.9	1.0
Percentage of Families in Owned Homes .....	16.1	31.7	57.5	8.3	23.9	35.0	39.7	39.1	40.9	16.9	18.9	46.3	38.9	46.2	36.7	20.0	41.0
Percentage of Families with Motor Cars .....	36.4	37.2	35.0	33.3	29.4	39.3	42.9	23.9	45.5	23.7	27.0	34.2	38.9	30.8	30.0	26.0	26.2





BRITISH URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES ACCORDING TO FAMILY TYPES

(For the Year Ended September 30, 1938)

Family Type (For key to family type, see page 10)	One Child			Two Children						Three Children						Four Children	
	(a)	(b)	(c)	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)
Number of Families .....	118	145	80	24	92	117	63	46	22	59	37	41	36	26	30	50	61
	Expenditures in Dollars																
Food .....	364	379	409	394	409	412	448	456	474	405	421	471	476	518	515	472	538
Housing .....	298	290	269	279	290	290	294	286	242	256	250	229	245	278	249	266	262
Capital Expenditure on Home .....	14	5	16	0	5	20	16	24	0	2	3	0	6	23	0	2	2
Fuel and Light .....	86	89	104	100	97	100	105	111	118	99	102	97	115	113	113	106	113
Clothing .....	135	152	158	142	138	167	184	168	193	136	143	158	177	221	196	146	198
Household Operation .....	33	29	26	31	32	32	24	27	38	34	25	18	16	32	29	30	25
Furniture .....	116	91	80	124	106	103	74	91	78	90	62	90	94	74	87	94	97
Health .....	72	59	73	91	81	55	55	68	55	87	59	75	64	89	76	51	53
Personal Care .....	23	25	24	23	24	25	26	25	30	23	23	22	25	29	28	23	26
Transportation .....	98	116	119	75	108	87	95	79	112	70	50	80	69	123	122	73	85
Recreation .....	97	105	87	81	102	86	106	104	80	89	81	68	112	105	110	72	87
Savings .....	153	134	153	141	179	146	169	177	190	140	146	138	157	130	154	122	158
Children's Education and Vocation .....	6	14	28	4	9	18	34	29	46	8	16	36	22	36	30	17	42
Community Welfare and Gifts .....	45	39	52	43	39	50	52	36	72	31	29	38	33	37	50	35	40
Total Expenditure .....	1,540	1,527	1,598	1,528	1,619	1,591	1,682	1,681	1,728	1,470	1,410	1,520	1,611	1,808	1,759	1,489	1,726



BRITISH URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES ACCORDING TO FAMILY TYPES  
(For the Year Ended September 30, 1938)

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FAMILY LIVING EXPENDITURES

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DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

CANADIAN URBAN WAGE-EARNER FAMILY PURCHASES OF FOODS  
For One Week between October 3 and November 10, 1938.  
(A preliminary release)

SUMMARY

Records of 1,569 urban wage-earner family food expenditures covering twelve representative cities during the late autumn of 1938 showed that usual weekly amounts spent for food centred around \$7 to \$9 per family, or from \$1.50 to \$2.00 per person. There were considerable differences in amounts of expenditures for foods, which ranged from less than \$1.00 per person during the course of a week to more than \$2.50 per person. The average food dollar was distributed in the following proportions: Meats 21.6 cents, fish 2.5 cents, eggs 5.3 cents, dairy products (milk, cream, butter, and cheese) 24.7 cents, cereal products 16.5 cents, sugar products (including jams, marmalades, etc.) 5.5 cents, vegetables 8.8 cents, fruits 7.9 cents, fats and oils 1.4 cents, beverages 3.8 cents, and other foods 2.0 cents.

Purchases of staple foods ordinarily bought from day to day showed wide differences, even among families with approximately the same amount of income per person. To obtain some idea of this variation a special examination was made of records for families with annual income ranging from \$200 to \$299 per person, which was the most typical wage-earner family income group. Of the 465 families in this group, 50 bought one pound or less of white bread for each person during the week. Purchases for most of the remaining families were scattered between one and 3 1/2 pounds per person, with only 61 families buying more than that amount. Quantities of milk bought also differed greatly. Of the same 465 families, 14 bought one quart of milk or less per person during the entire week, 183 bought from one to two quarts, 193 bought from two to three quarts, and 69 bought more than three quarts per person. Fresh beef was the most important item among meat requirements, with fresh pork running far behind in second place. Fresh beef purchases most commonly ranged from three-quarters to one pound per person, and very few families bought more than two pounds per person. Only 159 of the 465 families purchased fresh pork during the week, with amounts of purchases being below half a pound per person in the majority of cases. Weekly amounts of butter purchases were generally between 1/4 and 3/4 pounds per person. Of the 465 families, 375 bought eggs during the week, the majority getting from one to three eggs per person.

In addition to food consumed at home, wage-earner families made purchases of foods eaten away from home. City average costs for such food ranged from 27 cents to \$1.20 per family for one week, and were due mainly to wage-earner lunches and confectionery. The amounts spent in this manner usually were largest in cities with the greatest population.

In contrast, families in cities of moderate size consumed larger amounts of garden produce at that season of the year than families in metropolitan areas. Garden produce, food from storage, and gifts of food from neighbours and friends when valued at current market prices averaged as high as \$1.05 per family during the survey week. The lowest city average in this food group was 9 cents per family. Amounts of food purchased in bulk for storage were also greatest in smaller centres. City averages of costs for food purchased for storage (chiefly potatoes and flour) ranged from 8 cents to \$1.34 per family during the survey week.

INTRODUCTORY

An exact record of one week's food purchases was kept by 1,569 Canadian wage-earner families during the late fall of 1938, and a summary of the data contained in these records is presented in the following pages. Although most of the material is shown in the form of averages for cities and family groups, a considerable amount of information also is given concerning purchases of individual families. For the purpose of analyzing records of food purchases, families were ranked according to the amount of income per person rather than income per family. Differences in numbers of persons per family made this advisable. Detail for individual family purchases is given for families with income per person ranging from \$200 to \$299 during the year ending September 1938. This enables comparison of food purchases at the most prevalent wage-earner family income level with broader averages for income ranges including the great majority of wage-earner families. There were 465 families out of 1,569 with income between limits of \$200 and \$299 per person, which allows a maximum difference of less than \$2 per week in average expenditure





per person for all purposes. This fact is of some consequence in considering variations shown in the cost of foods. There were 217 families contributing to the survey with income averaging less than \$200 a year per person and 887 with income of \$300 or more per person. The number of contributing families with income less than \$200 per person was affected by the less complete co-operation received from this group of families.

The sample included British families located in Charlottetown, Halifax, Saint John, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton, and Vancouver. It comprised also groups of French families living in Montreal and Quebec, and families of other racial origin about equally distributed between Montreal and Winnipeg.

#### TYPE OF FAMILIES IN THE SURVEY

All families contributing records of food purchases were completely self-supporting during the period of the survey and had been so throughout the year ending September 30, 1938. The sample was further limited to wage-earner families with both parents and one or more children living at home. In some cases, one lodger or a domestic was also present. Family earnings during the preceding year ranged between \$450 and \$2,500.

A more complete idea of the families contributing food records may be obtained from facts concerning family composition, tenure, etc., given upon a set of expenditure records from 427 families in the \$200-299 per person income group, which formed part of a larger group of 1,439 families within earnings limits of \$450 and \$2,500 per family. Of the 427 families in the \$200-299 per person income group who furnished complete budgetary records, 386 also contributed records of food purchases, so that the two groups are very closely related.

Table 1. - Characteristics of Families with Annual Income per Person from \$200 to \$299 Compared with All Survey Wage-Earner Families

	British Group		French Group		Other Racial Origin Group	
	All Families	\$200-299 Per Person Income Group	All Families	\$200-299 Per Person Income Group	All Families	\$200-299 Per Person Income Group
Number of Families .....	1,135	320	211	74	93	33
Family Income .....(\$)	1,443	1,228	1,316	1,344	1,309	1,208
Age of Family Head ...(years)	41	41	39	39	40	40
Number of Persons .....	4.4	4.9	5.3	5.6	4.8	5.0
Number of Children .....	2.3	2.8	3.2	3.4	2.7	2.9
Rooms per Person .....	1.2	1.0	0.9	0.9	1.0	1.0
Proportion Owning Autos(p.c.)	33	25	10	10	17	15

Although the average income per family in the \$200-299 income per person range was appreciably larger for the French group than for the other two, income per person averages were close to \$240 in all three groups. This compared with an average of \$310 per person for all families in the sample. The difference was due to the combined circumstances of a lower average number of persons per family and higher average family income for the sample as a whole than for the \$200-299 per person income group. The latter, apparently, suffered very little disadvantage, however, in relation to the complete sample of families with regard to number of rooms per person in the home, and the proportion of families with motor cars.

#### DISTRIBUTION OF FAMILIES ACCORDING TO WEEKLY FOOD COSTS

Family food expenditures for the survey week varied widely in the \$200-299 per person income group, being scattered over almost as broad a range as those of the whole sample (from \$2 to more than \$18 for the week). This range appeared too wide to be accounted for entirely by differences in income per person within the group, or by differences in the number of persons and age composition of families. However, the great majority of family food costs were between \$5 and \$12 per week, and the most typical outlays for foods for the three racial groups during the survey week centred between \$7 and \$9 per family. This was true for all family food records as well as those in the \$200-299 per person income group.





Weekly food expenditures for families in this limited income range may be examined in relation to corresponding outlays reported on all family records from Table 2.

Table 2. - Number of Wage-Earner Families Spending Specified Amounts for Food During One Week between October 3 and November 10, 1938.

Dollars Spent	Number of Families					
	All British Families	British \$200-299 Per Person Income Group	All French Families	French \$200-299 Per Person Income Group	All Other Racial Origin Families	All Other Racial Origin \$200-299 Per Person Income Group
\$						
2 ....	3	1	0	0	0	0
3 ....	17	9	5	3	2	1
4 ....	46	6	9	1	2	0
5 ....	84	31	17	3	5	1
6 ....	143	37	25	8	6	4
7 ....	169	39	31	14	9	1
8 ....	204	65	22	7	9	2
9 ....	175	45	25	8	19	7
10 ....	141	43	21	8	7	1
11 ....	88	25	17	8	7	3
12 ....	118	35	17	5	9	3
14 ....	44	14	12	5	7	3
16 ....	21	5	8	7	3	0
18 ....	9	5	4	0	0	0
20 ....	4	1	0	0	0	0
22+ ...	2	0	3	1	0	0
Total ...	1,268	361	216	78	85	26

CITY AVERAGES OF WEEKLY FOOD EXPENDITURES

It has been noted from Table 1 that families with income averaging from \$200 to \$299 per person (the most typical wage-earner family income range) were slightly larger than the complete sample of families in each city. In most cities, weekly average food expenditures for that income group were also somewhat larger. However, average expenditures per person tended to be slightly less for families in the \$200-299 income per person group than the averages for all families in the sample, although differences seldom exceeded a few cents per person during the week.

m City averages for food costs per person ranged from \$1.54 for Charlottetown families to \$1.98 for families of British origin in Montreal. Within the \$200-299 per person income group the corresponding range was from \$1.51 for Halifax families to \$1.95 for the Winnipeg mixed racial origin group.

DISTRIBUTION OF FOOD EXPENDITURES FOR REGULAR PURCHASES AND FOOD FOR STORAGE

The great majority of family food purchases were of moderate quantities required for day-to-day consumption. Weekly averages for such purchases ranged from \$7.27 per family in Edmonton to \$9.37 for the British family group in Montreal. Differences in costs, of course, reflect price levels and quality differences as well as quantities purchased. In addition to regular food outlay, some families took advantage of the season to lay in stocks of vegetables, eggs, etc., and some also bought flour, sugar, etc., in bulk. The average cost of such purchases was not large, ranging from 8 cents per family for Toronto and the Montreal British group to \$1.34 for Charlottetown families. Except for Charlottetown, no city average of food purchases for storage exceeded 67 cents per family. The total number of families making such purchases was 246 out of 1,569. Food purchased and consumed away from home usually represented lunches for wage-earners and small amounts for confectionery. Such costs bore some relationship to the size of the city, with averages varying from 27 cents for Quebec City to \$1.20 for the Montreal mixed racial origin group. There were 1,009 families out of 1,569 making purchases of this kind during the survey week. Combining the three types of expenditure noted above,





TABLE 3 - SUMMARY OF WEEKLY FOOD COSTS\*  
(Per Family and Per Person)

	No. of Families		Average No. of Persons per Family		Average Expenditure per Family		Average Expenditure per Person	
	Total Sample	\$200-299 Income Per Person Group	All Families in Sample	\$200-299 Income Per Person Group	All Families in Sample	\$200-299 Income Per Person Group	All Families in Sample	\$200-299 Income Per Person Group
Charlottetown .....	62	17	4.8	5.4	7.39	8.20	1.54	1.52
Halifax .....	89	19	4.5	5.1	8.80	7.69	1.94	1.51
St. John .....	86	20	4.9	5.0	8.34	9.68	1.72	1.92
Quebec .....	86	31	4.9	5.0	8.04	8.46	1.65	1.68
Montreal - French .....	130	47	5.2	5.3	9.18	9.27	1.68	1.74
- British .....	75	22	4.7	5.0	9.37	9.64	1.98	1.91
- Foreign .....	42	12	4.8	5.6	8.74	9.37	1.83	1.68
Ottawa .....	106	27	4.4	5.2	8.57	9.45	1.92	1.82
Toronto .....	163	35	4.4	5.0	8.48	8.69	1.92	1.74
London .....	80	24	3.9	4.4	7.73	7.52	1.97	1.70
Winnipeg - British .....	188	53	4.3	5.0	8.07	8.72	1.89	1.74
- Foreign .....	43	14	4.4	4.6	8.30	8.93	1.87	1.95
Saskatoon .....	126	39	4.3	4.7	7.84	7.94	1.80	1.69
Edmonton .....	107	38	4.2	4.7	7.27	7.39	1.73	1.58
Vancouver .....	186	67	4.3	4.8	7.97	7.69	1.83	1.59

\* Foods purchased for regular use, not including small residual costs of foods purchased for storage and foods purchased and consumed away from home.



city average family food costs for one week ranged from \$8.00 in Edmonton to \$10.12 for the Montreal mixed racial origin group. The low amount for Edmonton was supplemented by unusually large amounts of garden produce and some gifts of food. The estimated value (based upon prices current in the city) of such food used during the survey week averaged \$1.05 per family in Edmonton. The lowest weekly average representing consumption of such food not paid for with cash was 9 cents for Quebec City families. Of the 1,569 families in the sample 275, mostly in western Canada, contributed to their food requirements from home-grown garden produce.

Table 4. - Distribution of Food Expenditures per Family

City	Purchases for Regular Use	Purchases for Storage	Foods Purchased and Consumed Away from Home	Total Purchases	Estimated Value of Foods Used but not paid for in Cash
	\$	\$	\$	\$	\$
Charlottetown .....	7.39	1.34	.32	9.05	.88
Halifax .....	8.80	.21	.37	9.39	.25
Saint John .....	8.34	.15	.38	8.87	.51
Quebec .....	8.04	.67	.27	8.99	.09
Montreal - French ....	9.25	.11	.74	10.10	.26
- British ...	9.37	.08	.62	10.07	.15
- Other .....	8.74	.17	1.20	10.12	.15
Ottawa .....	8.57	.17	.35	9.09	.49
Toronto .....	8.48	.08	.78	9.35	.30
London .....	7.73	.21	.36	8.31	.64
Winnipeg - British ...	8.07	.57	.58	9.23	.75
- Other .....	8.30	.28	.74	9.32	.85
Saskatoon .....	7.84	.28	.54	8.66	.97
Edmonton .....	7.27	.41	.31	8.00	1.05
Vancouver .....	7.97	.11	.55	8.63	.50

DISTRIBUTION OF EXPENDITURES PER PERSON FOR PRINCIPAL TYPES OF FOODS

Table 5 showing the percentage distribution of average weekly food expenditure per person, gives an approximate basis for judging the relative importance of different types of food in the wage-earner family budget. No account has been taken of differences in price and quality, but these figures give an indication of the proportion of total food outlay devoted to different food groups.

The most outstanding fact apparent from Table 5 is the close similarity of food expenditure patterns for cities in all parts of the Dominion. Geography and race apparently do not introduce radical differences into the character of Canadian urban food expenditures. It will be shown later that preferences for individual foods do exist, but their influence upon expenditure patterns is small. Dairy products, meats, and cereal products accounted for approximately 62 per cent of family food purchases during the survey period (October 3 - November 10, 1938), with dairy products forming the most important item of expenditure. Approximate food expenditure percentages in order of size were as follows: Dairy products 24.7, meats 21.6, cereal products 16.5, vegetable products 8.8, fruits 7.9, sugar products 5.5, eggs 5.3, beverages 3.8, fish 2.5, fats and oils 1.4, all other 2.0.

QUANTITIES OF SPECIFIED FOODS PURCHASED

Table 6 showing per person averages of food quantities purchased in 12 cities is indicative of considerable variety in the menus of Canadian wage-earner families. It shows clearly that beef enjoys a preference over other meats, with average per person consumption ranging from .74 pounds to 1.13 pounds a week. Total consumption of meat approximated 1.5 pounds per person for the survey week. Apart from the Maritime cities and Montreal families of non-British or French origin, per person averages of fish purchases did not exceed a quarter of a pound per week. Egg purchases averaged about four per person. Maritime and Quebec cities averaged slightly less than 2 quarts of milk per person, while corresponding figures for Ontario and western cities centred around 2.3 quarts. Butter purchases were usually slightly more than half a pound per person. The amount of white bread bought far exceeded amounts of other varieties, and city averages for white bread ranged from 1.0 to 2.9 pounds per person. The combined purchases of white and yellow sugar centred around 1 pound per person for the week. Quantities of potatoes bought were much larger than purchases of other fresh vegetables, with onions





TABLE 5 - PERCENTAGE DISTRIBUTION OF FOOD EXPENDITURE FOR PRINCIPAL FOOD GROUPS

City	Meats	Fish	Eggs	Dairy Products	Cereal Products	Sugar Products	Vegetables	Fruits	Fats and Oils	Beverages	Miscellaneous	Total
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	\$
Charlottetown .....	24.0	3.9	5.2	26.6	11.7	5.8	6.5	7.1	1.9	3.9	3.2	1.54
Halifax .....	20.0	3.6	5.2	23.2	17.0	5.2	10.3	8.2	1.0	4.1	2.1	1.94
St. John .....	20.9	2.9	4.6	24.4	16.3	5.2	9.9	7.6	1.7	4.1	2.3	1.72
Quebec .....	26.7	2.4	3.6	24.2	18.2	4.8	9.7	5.4	1.2	2.4	1.2	1.65
Montreal - French ..	25.6	1.8	4.2	23.2	18.4	5.4	8.9	6.0	1.8	3.0	1.8	1.68
- British.	20.7	2.5	6.1	22.7	17.7	5.6	11.1	6.6	1.0	4.0	2.0	1.98
- Other ..	21.9	4.9	7.1	21.9	15.3	3.8	9.8	9.8	1.1	2.7	1.6	1.83
Ottawa .....	21.9	1.6	4.7	25.0	17.7	5.2	10.4	8.3	1.0	3.1	1.0	1.92
Toronto .....	20.8	2.1	5.7	24.0	17.2	4.7	10.4	7.5	1.0	4.2	2.1	1.92
London .....	22.8	2.0	5.1	23.4	16.8	5.1	10.2	7.1	1.5	4.1	2.0	1.97
Winnipeg - British.	19.6	2.1	4.8	25.9	15.9	6.9	6.9	9.5	1.6	4.8	2.1	1.89
- Other ..	22.5	2.1	5.9	24.6	16.6	5.9	4.8	10.2	2.1	3.2	2.1	1.87
Saskatoon .....	17.8	1.7	5.0	27.2	15.6	7.8	6.7	10.0	1.0	4.4	2.8	1.80
Edmonton .....	19.6	2.3	5.2	27.7	16.8	6.9	5.8	7.5	1.2	4.6	2.3	1.73
Vancouver .....	18.0	2.2	7.1	25.1	16.9	4.9	10.4	7.6	1.1	4.3	2.2	1.83
Range between highest and lowest city percentage	17.8 - 26.7	1.6 - 4.9	3.6 - 7.1	21.9 - 27.7	15.3 - 18.2	3.8 - 7.8	4.8 - 11.1	5.4 - 10.2	1.0 - 2.1	2.4 - 4.8	1.0 - 3.2	
Simple average of city percentages	21.5	2.5	5.3	24.6	16.5	5.5	8.8	7.9	1.4	3.8	2.0	





and cabbage next in importance. Considerable quantities of canned tomatoes, beans, peas, and corn were also purchased. Apples led other fresh fruits by a wide margin at that season of the year, but oranges and bananas were also bought in appreciable quantities. Canned peaches and pineapple enjoyed a preference over other canned fruits. Quantities of tea bought usually exceeded purchases of coffee, although the reverse was true among Winnipeg families of non-British origin. It should be noted that ordinary purchases for such items as tea and coffee frequently last more than one week. In such cases, weekly averages of purchases in Table 6 may be considerably less than actual consumption. These averages are based upon all the families keeping records, which exceeded materially the number reporting purchases of individual items.

#### AMOUNTS OF CERTAIN FOOD STAPLES PURCHASED BY INDIVIDUAL FAMILIES

All data in preceding sections have shown family food purchases in terms of averages. It is the purpose of this final section to show purchases of certain basic foods for individual families. Amounts of food purchases during the survey week have been reduced to a per person basis to offset differences in the size of individual families. The laborious nature of this undertaking made it necessary to limit reference to the typical family income group, in which income per person ranged from \$200 to \$299 a year. The individual foods chosen for examination were fresh beef and pork, fresh milk and cream, white and brown bread, butter, cheese, and eggs. In addition, the cost of individual family purchases per person are presented for the following food groups: Dairy products, all meats, cereal products, sugar products, vegetables, fruits, and all food purchases for regular use.

#### WEEKLY QUANTITIES PURCHASED PER PERSON OF SPECIFIED FOODS

Fresh Beef - The most common amounts of fresh beef purchased ranged between three-quarters and one pound per person, and a very small number of families bought more than two pounds per person. There were 49 out of 465 families who bought no fresh beef during the survey week between October 3 and November 10. (Table 7)

Fresh Pork - Only 159 of the 465 families purchased any fresh pork during the survey week. Almost one-third of these bought less than one-quarter of a pound per person, and very few families bought more than 1 pound per person. Fresh pork was a comparatively common item in the family budgets of families in Maritime and Quebec cities, and in Ottawa. (Table 7)

Fresh Milk - Wide variations appeared in the amount of milk purchases, with little evidence of any tendency for amounts per person to be concentrated at any one level. Of the 465 families in the \$200-299 per person income range, 197 bought less than 2 quarts per person and 262 bought more than that amount. Only 6 families did not buy any fresh milk in the survey week. Families in the sample getting more than 2 1/2 quarts per person were comparatively rare in the Maritime and Quebec cities, but not unusual in Ontario and western cities. (Table 8)

Fresh Cream - Only 81 of 465 families bought cream during the survey week, and purchases averaged less than one-quarter of a pint per person for 60 of these. (Table 8)

Bread - There was even greater variation in amounts of bread purchased than there was for milk. For almost half of the families in the group, purchases of white bread per person amounted to less than 2 pounds for the survey week. Approximately 100 of the 465 families, bought more than 3 pounds of white bread per person. Consumers of brown bread were comparatively infrequent, and amounts bought were generally less than one pound per person. (Table 9)

Butter - Of 465 families, only 25 bought more than one pound of butter per person. Purchases of 285 families were concentrated between 1/4 and 3/4 of a pound per person. There were 34 families in the group which bought no butter during the survey week. (Table 10)

Cheese - Slightly less than half of the families bought cheese. For 197 of the 224 recording purchases, the amounts were one-quarter pound per person or less. (Table 10)

Eggs - There were 375 families out of 465 who purchased eggs during the survey week. Of this number, 224 families bought from one to three eggs per person. No families bought more than one dozen eggs per person. (Table 10)



TABLE 6 - AVERAGE QUANTITIES OF FOOD PURCHASES PER PERSON

(By Wage-Earner Families for One Week during the period October 3 to November 10, 1938)

City .....	Charlotte- town	Halifax	St. John	Quebec	Mont- real Fr.	Mont- real Br.	Mont- real Other	Ottawa	Toronto	London	Winni- peg Br.	Winni- peg Other	Saska- toon	Edmon- ton	Van- couver
Number of Families.	62	89	86	86	129	75	42	106	163	80	188	43	126	107	186
Average Number of Persons per Family.	4.8	4.5	4.8	4.9	5.5	4.7	4.8	4.4	4.4	3.9	4.3	4.4	4.3	4.2	4.3
For Regular Use															
Meats															
Beef, fresh ....lb.	1.04	.91	.80	1.04	.90	.86	.91	.74	.98	.88	1.02	1.03	.94	1.13	.97
Pork, fresh ....	.21	.27	.26	.52	.43	.26	.13	.34	.16	.26	.11	.25	.10	.11	.16
Veal, fresh ....	.01	.03	.02	.24	.25	.13	.17	.09	.06	.12	.21	.53	.18	.15	.12
Mutton and Lamb, fresh ..	.10	.15	.15	.07	.04	.22	.02	.23	.13	.06	.11	.02	.11	.07	.13
Poultry.....	.09	.06	.13	.11	.04	.05	.47	.08	.06	.12	.11	.22	.07	.06	.03
Sausage.....	.13	.11	.05	.20	.12	.15	.07	.17	.12	.10	.13	.18	.11	.14	.10
Liver, kidney, heart, etc.....	.06	.07	.03	.02	.04	.07	.07	.10	.04	.09	.07	.09	.05	.06	.07
Bacon.....	.09	.10	.11	.06	.03	.10	.02	.14	.16	.15	.12	.08	.07	.13	.10
Ham .....	.04	.02	.02	.07	.15	.01	.01	.05	.05	.03	.03	.04	.04	.02	.04
Fish															
Fresh .....	.25	.29	.20	.20	.08	.14	.25	.08	.10	.10	.13	.11	.06	.11	.16
Cured .....	.04	.04	.02	.01	-	-	.06	.01	.01	.01	.01	.02	.02	.01	.01
Canned Salmon ..	.03	.02	.03	.06	.03	.04	.07	.05	.04	.07	.04	.03	.05	.03	.02
Eggs .....doz.	.27	.24	.22	.18	.20	.29	.33	.22	.26	.20	.29	.36	.29	.28	.36





TABLE 6 - AVERAGE QUANTITIES OF FOOD PURCHASES PER PERSON - Cont'd

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TABLE 6 - AVERAGE QUANTITIES OF FOOD PURCHASES PER PERSON - Cont'd

City .....	Charlotte- town	Halifax	St. John	Quebec	Mont- real Fr.	Mont- real Br.	Mont- real Other	Ottawa	Toronto	London	Winni- peg Br.	Winni- peg Other	Saska- toon	Edmon- ton	Van- couver
<u>For Regular Use</u>															
<u>Sugar Products</u>															
White Sugar .....lb.	.73	1.04	1.07	.77	.70	1.07	.90	.72	.82	.92	1.03	1.06	1.02	1.14	.94
Yellow Sugar ... "	.30	.15	.23	.14	.14	.08	-	.17	.14	.17	.18	.12	.15	.10	.14
Jam .....	.02	.02	.02	.01	.08	.08	.05	.04	.10	.05	.12	.10	.16	.10	.04
Marmalade .....	.01	.02	-	.05	(1)	.08	.01	.02	.05	.01	.02	.06	.05	.03	-
Syrup .....	.02	.04	.01	.09	.03	.02	.03	.05	.06	.05	.06	.04	.03	.04	.05
Molasses .....qt.	.09	.05	.03	.02	.04	.01	(1)	.01	(1)	.01	(1)	-	(1)	.01	.01
Honey .....	-	-	.01	(1)	.08	.09	(1)	.14	.05	.05	.08	.02	.07	.04	.04
<u>Vegetables</u>															
Potatoes .....pk.	.14	.22	.26	.29	.30	.34	.18	.20	.19	.19	.09	.13	.19	.02	.22
Onions .....	.10	.18	.20	.06	.16	.17	.30	.20	.23	.23	.25	.05	.13	.18	.23
Tomatoes .....	.08	.05	.03	.10	.03	.04	.29	.07	.07	.07	.07	.04	.06	.15	.12
Lettuce .....	(1)	.06	.01	.03	.04	.07	.16	.10	.08	.10	.10	.06	.06	.06	.09
Cabbage .....	.10	.15	.13	.13	.06	.09	.13	.19	.29	.21	.22	.20	.11	.05	.19
Dried Beans .....	.07	.04	.05	.03	.05	.02	.05	.05	.03	.04	.01	(1)	.01	(1)	.02
" Peas .....	-	.02	(1)	.04	.02	.02	.02	.03	.01	-	.01	(1)	-	-	.02
Canned Tomatoes.oz.	.26	.81	1.40	4.24	5.46	1.88	2.65	2.32	1.02	.94	1.28	1.47	1.28	2.48	1.64

(1) - Less than .01 of the specified unit



TABLE 6 - AVERAGE QUANTITIES OF FOOD PURCHASES PER PERSON - Cont'd

City .....	Charlotte- town	Halifax	St. John	Quebec	Mont- real Fr.	Mont- real Br.	Mont- real Other	Ottawa	Toronto	London	Winni- peg Br.	Winni- peg Other	Saska- toon	Edmon- ton	Van- couver
For Regular Use															
<u>Vegetables Cont'd</u>															
Canned Tomato															
Juice .....oz.	.37	1.01	.95	.75	1.37	.60	.38	1.30	.79	.94	.52	.56	1.13	.43	.83
Canned Beans..... "	1.85	2.94	2.06	1.93	1.42	1.60	.66	1.64	1.60	2.16	1.57	1.42	1.34	1.22	1.40
Canned Corn .....	.68	1.54	1.08	1.44	1.37	1.18	.10	1.02	.97	1.14	1.99	.67	1.28	.97	1.06
Canned Peas .....	.70	2.48	1.96	1.32	1.78	2.23	1.42	2.44	2.23	2.23	3.05	1.30	1.79	1.71	1.70
Canned Soups .... "	.95	1.76	1.34	1.35	.47	5.29	1.81	3.04	3.16	3.34	2.16	1.51	1.66	1.51	2.73
<u>Fruits</u>															
Oranges .....doz.	.10	.10	.10	.04	.05	.15	.16	.12	.13	.13	.10	.18	.16	.09	.11
Lemons .....	(1)	.01	.01	(1)	(1)	.01	(1)	.01	.01	.01	.01	.01	.01	.01	.02
Other Citrus .... "	(1)	(1)	(1)	(1)	(1)	.01	.01	.09	.02	.01	.02	.02	.01	(1)	.01
Apples .....gal.	.15	.22	.24	.19	.24	.21	.26	.28	.26	.22	.31	.26	.22	.26	.26
Bananas .....lb.	.11	.12	.09	.25	.22	.16	.21	.15	.23	.21	.16	.18	.18	.07	.15
Peaches .....	.01	(1)	.01	.03	-	-	.08	(1)	-	(1)	(1)	.01	.01	.02	.01
Pears .....	.01	-	.02	-	.03	.01	.11	.01	.02	.04	.04	.13	.10	.03	.05
Dried Currants, Raisins and Prunes"	.07	.10	.07	.02	.03	.12	.14	.11	.08	.12	.10	.10	.10	.08	.08
Canned Peaches.....oz.	.24	1.13	.35	.04	.26	.71	.32	.34	1.03	.71	.55	.50	.24	.12	.63
Canned Pears .....	-	.56	.16	-	.07	.09	.28	.10	.46	.06	.63	.42	.15	.26	.23
Canned Pineapple.."	.18	1.19	.23	.13	.32	.45	.32	.52	.32	.55	.69	.24	.41	.43	.88

(1) - Less than .01 of the specified unit





TABLE 6 - AVERAGE QUANTITIES OF FOOD PURCHASES PER PERSON - Cont'd

City .....	Char- lotte- town	Halifax	St. John	Quebec	Mont- real Br.	Mont- real Br.	Mont- real Other	Ottawa	Toronto	London	Winni- peg Br.	Winni- peg Other	Saska- toon	Edmon- ton	Van- couver
<u>For Regular Use</u>															
<u>Fruits Cont'd</u>															
Canned Pineapple Juice ..... oz.	.04	.34	-	-	-	-	.21	.05	.13	-	.09	-	-	-	.11
Canned Cherries. "	-	-	-	-	-	.04	-	.06	.03	.01	.11	.02	-	.06	.03
<u>Fats and Oils</u>															
Lard ..... lb.	.05	.01	.03	.06	.04	.04	.11	.04	.03	.04	.03	.01	.03	.07	.03
Vegetable Oils and Shortening. "	.18	.17	.18	.06	.17	.08	.04	.15	.12	.17	.18	.31	.14	.10	.15
<u>Beverages</u>															
Tea ..... "	.09	.10	.08	.04	.05	.09	.07	.08	.11	.10	.12	.02	.09	.10	.10
Coffee ..... "	.01	.02	.03	.03	.04	.04	.05	.02	.05	.04	.05	.07	.06	.04	.05
Cocoa ..... "	(1)	.03	.02	.01	.02	.03	.03	.01	.01	.01	.02	.02	.01	.02	.02
<u>For Storage</u>															
Potatoes ..... pk.	.63	.05	.04	.47	.08	.01	.06	.11	.02	.10	.37	.12	.06	.04	.03
Sugar ..... lb.	.22	-	-	.24	-	-	-	-	-	-	(1)	-	.20	.09	-
Eggs ..... doz.	-	-	-	-	-	-	-	-	(1)	-	.04	-	.02	.03	-
Flour ..... lb.	1.97	.61	.88	-	-	-	-	-	.01	-	.48	.52	-	.32	-

(1) - Less than .01 of the specified unit



## WEEKLY EXPENDITURES PER PERSON FOR SPECIFIED FOOD GROUPS

All Foods - Typical amounts spent for food per person ranged from \$1.50 to \$2.00 for the survey week. Of the 465 families, 48 spent more than \$2.50 per person for the week. In 16 cases, amounts per person were \$1.00 or less. (Table 11)

Dairy Products - Weekly outlays for dairy products were heavily concentrated between 30 cents and 50 cents per person, no fewer than 271 out of 465 families spending amounts within this range. There were 64 cases below 30 cents and 130 above 50 cents per person. (Table 11)

Meats - The cost of meats purchased for the survey week was most commonly between 20 cents and 40 cents per person. It exceeded 40 cents in 150 cases, and fell below 21 cents in 74 cases. Only one family out of 465 recorded no meat purchases. (Table 12)

Cereal Products - Between 20 cents and 40 cents per person was the amount usually spent for cereal products including bread, flour, cakes, pies, rice, tapioca, etc. A considerable proportion of families in Saint John, New Brunswick, and Quebec City spent more than 40 cents per person for cereal foods. In the whole group, 105 families spent less than 21 cents per person on cereal products, and 89 spent more than 40 cents for this type of food. (Table 12)

Sugar Products - Of 401 families recording outlays under this heading, 343 showed costs amounting to 20 cents per person or less. Besides sugar, this group included jam, marmalade, syrups, honey, etc. No family reported outlays of more than 50 cents per person for such foods. (Table 13)

Vegetables - Only 80 out of 442 families listing purchases of vegetables showed outlays of more than 20 cents per person. (Table 13)

Fruits - Expenditure per person for fruits exceeded 20 cents per person in 93 out of 409 families. (Table 13)





TABLE 7 - FRESH BEEF AND PORK - NUMBER OF FAMILIES PURCHASING SPECIFIED QUANTITIES PER PERSON - ANNUAL INCOME \$200 - 299

PER PERSON

B. - Beef  
P. - Pork

Pounds per Person in One Week	Char- lotte town	Halifax	St. John	Quebec	Mont- real Fr.	Mont- real Br.	Mont- real Other	Ottawa	Toronto	London	Winni- peg Br.	Winni- peg Other	Saska- toon	Edmon- ton	Van- couver	All Cities
0 - .25...	B. P. - 1	B. P. 4 6	B. P. 1 4	B. P. 2 2	B. P. 1 2	B. P. 1 1	B. P. 1 1	B. P. - 7	B. P. 2 5	B. P. 4 3	B. P. 6 3	B. P. - 3	B. P. 2 5	B. P. 3 5	B. P. 5 3	B. P. 32 51
.26 - .50...	3 1	2 1	2 4	4 7	5 4	7 4	1 1	7 1	4 3	3 4	4 2	2 3	5 4	3 1	7 0	59 40
.51 - .75...	2 -	5 2	4 -	2 1	9 7	3 1	2 -	6 1	4 -	1 1	7 1	- 1	4 -	5 -	8 2	62 17
.76 - 1.00...	4 -	1 -	4 3	5 -	4 3	3 3	1 -	4 3	12 1	3 3	13 2	4 1	10 -	8 1	12 3	88 20
1.01 - 1.25...	1 1	1 -	3 2	3 2	6 5	- -	- 1	2 4	5 -	5 1	6 -	- -	6 -	5 -	10 3	53 19
1.26 - 1.50...	5 -	2 -	3 -	5 2	6 2	4 -	1 -	2 1	6 1	2 -	5 -	3 -	2 -	4 -	9 -	59 6
1.51 - 1.75...	- 1	- 1	1 -	- -	2 -	1 -	1 -	- -	2 -	2 -	3 -	1 1	1 -	- -	3 -	17 3
1.76 - 2.00...	- -	- 1	- -	3 1	5 1	1 -	1 -	1 -	- -	1 -	4 -	1 -	2 -	1 -	2 -	22 3
2.01+	2 -	1 -	1 -	4 -	4 -	- -	1 -	- -	- -	1 -	1 -	2 -	2 -	3 -	2 -	24 0
Total Families Purchasing...	17 4	16 11	19 13	28 15	42 24	20 6	9 3	22 17	35 10	22 12	49 8	13 9	34 9	32 7	58 11	416 159
Number of Families in the Group	17	19	20	31	47	22	12	27	35	24	53	14	39	38	67	465



TABLE 8 - FRESH MILK AND CREAM - NUMBER OF FAMILIES PURCHASING SPECIFIED QUANTITIES PER PERSON IN ONE WEEK - ANNUAL INCOME \$200-299 PER PERSON

Quarts per Person in One Week	Char-lotte-town	Halifax	St. John	Quebec	Mont-real Fr.	Mont-real Br.	Mont-real Other	Ottawa	Toronto	London	Winni-peg Br.	Winni-peg Other	Saska-toon	Edmon-ton	Van-couver	All Cities
0 - 1.00....	-	1	2	3	2	-	-	Milk	-	-	1	-	-	2	3	14
1.01 - 1.25....	1	2	-	7	9	-	1	1	2	-	4	-	2	1	2	32
1.26 - 1.50....	1	3	-	2	7	2	2	1	5	5	2	-	2	3	5	40
1.51 - 1.75....	3	-	3	4	7	4	1	3	7	5	4	1	4	6	8	60
1.76 - 2.00....	3	5	5	3	1	3	2	4	4	4	3	1	4	1	8	51
2.01 - 2.25....	2	5	1	3	1	2	1	3	7	-	9	-	8	3	4	49
2.26 - 2.50....	3	-	2	2	8	3	-	2	1	4	7	1	3	7	12	55
2.51 - 2.75....	-	1	-	2	-	2	3	1	3	3	4	-	2	2	2	25
2.76 - 3.00....	1	-	1	-	7	2	2	6	4	1	11	3	9	5	12	64
3.01 + ....	3	-	6	5	5	4	-	6	2	2	8	8	4	6	10	69
Total Families Purchasing...	17	17	20	31	47	22	12	27	35	24	53	14	38	36	66	459
No. Families in the Group..	17	19	20	31	47	22	12	27	35	24	53	14	39	38	67	465

Cream																
Pints per Person in One Week																
0 - .25.....	6	4	3	5	13	5	5	3	2	1	4	3	4	1	3	60
.26 - .50.....	-	2	-	2	1	1	2	1	1	-	7	1	2	-	-	19
.51 + .....	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	2
Total Families Purchasing...	6	6	3	9	14	6	7	4	3	1	11	4	6	1	3	81
No. Families in the Group..	17	19	20	31	47	22	12	27	35	24	53	14	39	38	67	465





Pounds per Person in One Week	Char-lotte-town	Halifax	St. John	Quebec	Mont-real Fr.	Mont-real Br.	Mont-real Other	Ottawa	Toronto	London	Winni-peg Br.	Winni-peg Other	Saska-toon	Edmon-ton	Van-couver	All Cities
White Bread																
0 - 1.00...	10	2	3	1	-	-	3	3	-	1	2	1	9	2	13	50
1.01 - 1.25...	2	-	-	-	1	3	1	2	1	-	3	1	-	1	1	16
1.26 - 1.50...	2	3	3	6	6	2	1	1	4	9	7	3	3	1	5	56
1.51 - 1.75...	1	1	-	3	-	5	-	3	1	-	4	-	3	4	4	29
1.76 - 2.00...	-	3	2	1	5	2	-	3	3	4	9	3	6	4	10	55
2.01 - 2.25...	-	3	1	-	3	1	-	4	4	2	1	4	5	5	5	38
2.26 - 2.50...	-	-	1	6	5	5	1	1	4	-	7	1	4	3	5	43
2.51 - 2.75...	-	-	-	-	6	1	1	2	4	-	3	1	-	2	7	27
2.76 - 3.00...	1	2	2	1	6	2	-	2	5	4	6	-	1	5	1	38
3.01 - 3.25...	-	-	1	-	1	1	-	1	-	-	3	-	2	4	1	14
3.26 - 3.50...	-	-	2	3	4	-	2	1	2	1	3	-	1	2	2	23
3.51 - 3.75...	-	-	-	1	2	-	2	2	3	2	1	-	3	2	2	20
3.76 + ...	1	2	3	9	8	-	1	2	4	1	2	-	2	2	4	41
Total Families Purchasing...	17	16	18	31	47	22	12	27	35	24	51	14	39	37	60	450
No. Families in the Group..	17	19	20	31	47	22	12	27	35	24	53	14	39	38	67	465

Brown Bread

0 - 1.00...	3	5	3	2	1	1	1	8	-	3	11	3	6	5	8	60
1.01 + ...	-	-	-	-	-	2	5	4	-	1	8	5	1	3	10	39
Total Families Purchasing....	3	5	3	2	1	3	6	12	0	4	19	8	7	8	18	92
No. Families in the Group..	17	19	20	31	47	22	12	27	35	24	53	14	39	38	67	465



Pounds per Person in One Week	Char-lotte-town	Halifax	St. John	Quebec	Mont-real F.	Mont-real Br.	Mont-real Other	Ottawa	Toronto	London	Winni-peg Br.	Winni-peg Other	Saska-toon	Edmon-ton	Van-couver	All Cities
Butter																
0 - .25...	1	4	4	-	1	1	5	2	3	-	3	1	2	4	5	36
.26 - .50...	4	5	3	7	18	7	5	11	16	10	18	8	8	10	18	148
.51 - .75...	5	7	6	3	16	8	1	9	10	8	15	3	12	8	26	137
.76 - 1.00...	4	2	6	13	8	4	-	4	6	4	10	-	8	8	8	85
1.01 - 1.25...	1	-	-	1	2	1	-	-	-	-	4	1	3	1	3	17
1.26 - 1.50...	1	-	-	-	1	-	-	-	-	-	-	-	2	1	1	6
1.51 + ...	-	-	-	-	-	-	-	1	-	-	-	-	-	1	-	2
Total Families Purchasing...	16	18	19	24	46	21	11	27	35	22	50	13	35	33	61	431
No. Families in the Group...	17	19	20	31	47	22	12	27	35	24	53	14	39	38	67	465
Cheese																
0 - .25...	8	6	5	8	12	7	7	14	23	13	29	8	7	17	33	197
.26 - .50...	2	1	-	2	4	-	2	-	1	1	7	-	3	1	2	26
.51 + ...	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1
Total Families Purchasing...	10	7	5	11	16	7	9	14	24	14	36	8	10	18	35	224
No. Families in the Group...	17	19	20	31	47	22	12	27	35	24	53	14	39	38	67	465
Eggs																
1 - 3 .....	10	13	12	13	30	14	8	16	21	10	24	4	9	11	29	224
4 - 6 .....	3	3	3	10	5	8	4	5	7	5	15	5	12	10	21	116
7 - 9 .....	2	-	2	1	-	-	-	-	2	1	5	2	2	4	6	27
10 - 12 .....	1	-	-	-	1	-	-	-	1	-	-	-	2	1	2	8
Total Families Purchasing...	16	16	17	24	36	22	12	21	31	16	44	11	25	26	58	375
No. Families in the Group...	17	19	20	31	47	22	12	27	35	24	53	14	39	38	67	465





TABLE 10 - NUMBER OF FAMILIES SPENDING SPECIFIED AMOUNTS PER PERSON IN ONE WEEK - ANNUAL INCOME \$200-299 PER PERSON  
(All Foods and Dairy Products)

Cost per Person for One Week	Char-lotte-town	St. John's	Quebec	Mont-real Fr.	Mont-real Br.	Mont-real Other	Ottawa	Toronto	London	Winni-peg Br.	Winni-peg Other	Saska-toon	Edmon-son	Van-couver	Totals
Total Cost of Food Purchases															
\$ 0 - .75....	1	-	-	-	-	-	-	-	-	-	-	-	1	1	3
.76 - 1.00....	-	-	1	-	-	2	2	1	1	1	-	1	2	2	13
1.01 - 1.25....	2	3	6	3	-	-	2	1	2	4	-	6	5	7	43
1.26 - 1.50....	4	6	5	7	1	2	2	5	3	8	3	7	8	12	74
1.51 - 1.75....	5	5	2	8	5	1	5	10	4	9	1	5	11	17	92
1.76 - 2.00....	2	1	6	11	6	2	6	8	8	14	1	6	5	15	94
2.01 - 2.25....	2	2	6	6	4	1	4	4	3	8	4	7	4	4	62
2.26 - 2.50....	-	2	3	3	1	1	2	2	1	5	3	3	-	7	36
2.51 - 2.75....	-	-	2	5	-	2	4	-	1	2	-	2	1	2	22
2.76 + ....	1	-	-	4	5	1	-	4	1	2	2	2	1	-	26
Total .....	17	19	31	47	22	12	27	35	24	53	14	39	38	67	465

Dairy Products															
\$ 0 - .20 ....	-	-	3	-	-	-	-	-	1	-	-	-	-	2	6
.21 - .30 ....	4	3	3	10	1	4	3	2	3	9	-	3	6	4	58
.31 - .40 ....	5	7	10	13	5	1	8	15	7	12	2	10	12	25	134
.41 - .50 ....	5	9	8	13	7	7	6	8	8	13	4	12	8	22	137
.51 - .60 ....	1	-	6	6	7	-	7	6	5	12	6	8	7	8	83
.61 - .70 ....	-	-	1	4	2	-	3	3	-	6	1	6	3	1	34
.71 + ....	2	-	-	1	-	-	-	1	-	1	1	-	2	5	13
Total .....	17	19	31	47	22	12	27	35	24	53	14	39	38	67	465



TABLE 12 - NUMBER OF FAMILIES SPENDING SPECIFIED AMOUNTS PER PERSON IN ONE WEEK - ANNUAL INCOME \$200-299 PER PERSON  
(Meats, Cereals)

Cost per Person for One Week	Char-lotte-town	Halifax	St. John	Quebec	Mont-real Fr.	Mont-real Br.	Mont-real Other	Ottawa	Toronto	London	Winni-peg Br.	Winni-peg Other	Saska-toon	Edmon-ton	Van-couver	Totals
\$																
0 - .10...	-	-	-	-	-	2	-	1	1	-	2	-	3	3	4	16
.11 - .20...	1	4	1	2	3	1	2	1	4	4	8	-	9	8	10	58
.21 - .30...	4	6	1	8	8	5	3	5	9	4	14	3	12	8	23	113
.31 - .40...	8	7	10	7	11	6	2	7	8	6	13	4	11	9	18	127
.41 - .50...	3	2	5	5	12	2	1	5	6	5	10	2	1	7	4	70
.51 - .60...	-	-	1	5	5	3	3	5	6	4	4	2	2	3	6	49
.61 + ...	1	-	2	4	8	3	1	3	1	1	2	3	-	-	2	31
Total .....	17	19	20	31	47	22	12	27	35	24	53	14	38	38	67	464

Cereal Products

\$																
0 - .10...	3	3	3	-	-	-	-	-	-	1	1	1	3	3	5	23
.11 - .20...	6	4	3	5	7	2	3	5	4	3	11	3	9	8	9	82
.21 - .30...	7	8	2	12	15	9	5	6	17	13	17	3	11	8	18	151
.31 - .40...	-	3	4	4	16	5	2	9	13	4	17	4	12	7	18	118
.41 - .50...	1	-	4	6	8	4	1	6	-	3	6	3	4	8	13	67
.51 + ...	-	1	4	4	1	2	1	1	1	-	1	-	-	4	2	22
Total .....	17	19	20	31	47	22	12	27	35	24	53	14	39	38	65	463





TABLE 13 - NUMBER OF FAMILIES SPENDING SPECIFIED AMOUNTS PER PERSON IN ONE WEEK - ANNUAL INCOME \$200-299 PER PERSON  
(Sugar Products, Vegetables and Fruits)

Cost per Person for One Week	Char- lotte- town	Halifax	St. John	Quebec	Mont- real Fr.	Mont- real Br.	Mont- real Other	Ottawa	Toronto	London	Winni- peg Br.	Winni- peg Other	Saska- toon	Edmon- ton	Van- couver	Totals
Sugar Products																
\$ 0 - .10...	9	12	10	13	21	9	9	11	14	8	18	2	10	9	35	190
.11 - .20...	6	5	7	14	18	8	1	8	15	13	17	5	8	10	18	153
.21 - .30...	1	1	2	-	3	1	1	2	3	-	11	2	7	9	-	43
.31 - .40...	-	-	-	-	-	2	-	-	-	-	4	1	1	2	-	10
.41 - .50...	-	-	-	-	1	-	-	1	-	-	-	-	3	-	-	5
Total .....	16	18	19	27	43	20	11	22	32	21	50	10	29	30	53	401

Vegetables

\$ 0 - .10...	10	5	6	11	16	4	4	6	11	3	20	6	20	23	22	167
.11 - .20...	7	11	8	12	24	7	5	14	19	13	24	4	9	7	31	195
.21 - .30...	-	3	3	7	4	6	2	4	4	4	7	1	3	1	10	59
.41 - .50...	-	-	3	1	2	5	1	2	1	3	-	-	-	-	3	21
Total .....	17	19	20	31	46	22	12	26	35	23	51	11	32	31	66	442

Fruits

\$ 0 - .10...	2	5	9	14	20	8	6	10	16	9	20	2	7	13	36	177
.11 - .20...	7	7	7	4	11	8	1	8	8	7	19	9	16	10	17	139
.21 - .30...	3	3	2	3	6	3	3	7	8	6	11	1	6	3	6	71
.31 - .40...	1	1	-	1	1	1	-	1	-	-	2	-	4	-	-	12
.41 - .50...	-	-	1	-	2	-	1	1	-	-	1	2	1	-	1	10
Total .....	13	16	19	22	40	20	11	27	32	22	53	14	34	26	60	409



62-D-67

C A N A D A  
DEPARTMENT OF TRADE AND COMMERCE  
DOMINION BUREAU OF STATISTICS

FAMILY LIVING EXPENDITURES

IN

CANADA

Family Income Per Person in Relation to Urban Wage-Earner  
Family Living Expenditure

+++

Published by Authority of the HON. W.D. EULER, M.P.,  
Minister of Trade and Commerce.

OTTAWA

1939

Price 15 cents



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DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

FAMILY INCOME PER PERSON IN RELATION TO URBAN WAGE-EARNER

FAMILY LIVING EXPENDITURE  
(A Preliminary Release)

SUMMARY

Annual living expenditures per person averaged approximately \$270 for a group of typical urban wage-earner families during the year ending September 30, 1938. In 12 representative Canadian cities, there was a higher proportion of wage-earner families reporting income ranging from \$200 to \$299 per person for this period than in any other equal range of income. It included 427 out of 1,439 families located by random selection within family earnings limits of \$450 and \$2,500 per annum. Average income per family in the group approximated \$1,250. Typical annual expenditures per person for the more important living requirements of these families centred around \$90 for food, \$45 for shelter, \$15 for fuel and light, \$30 for clothing, \$20 for household furnishings and supplies, \$15 for health and personal care, \$10 for transportation, and \$14 for recreation.

Families with relatively large amounts of income per person naturally spent more for living requirements than those with smaller amounts, but there were wide differences in the rate of increase in expenditure upon different living requirements at progressively higher income levels. This is apparent from the following percentages reflecting increases in expenditure for British families with income ranging between \$500 and \$599 per person over corresponding expenditures for families with annual income per person between \$100 and \$199: Food 91 per cent, fuel and light 125 per cent, housing 236 per cent, clothing 238 per cent, and health 263 per cent.

Characteristics of families differed materially at progressive levels of income per person. Average numbers of children dropped sharply as income per person increased, although the age of the father showed no corresponding difference. Numbers of rooms per person rose more than 70 per cent between the \$100-\$199 and the \$500-\$599 income per person family groups. Percentages of families with motor cars increased slightly faster than corresponding percentages of families living in their own homes. Between the two income levels noted above the proportion of British wage-earner families living in owned homes mounted from 15 per cent to 42 per cent, while corresponding percentages of families owning motor cars were 13 and 52.

Differences in family living expenditure patterns for families of British, French, and other racial origin were comparatively slight at comparable levels of income per person.

DEFINITION OF TERMS

Family composition--a composite of factors including the conjugal condition of the family heads, number of persons in the family, their ages, sex, etc.

Family living expenditure patterns--a percentage statement of the proportions of total living expenditure devoted to various family requirements, such as food, clothing, housing, recreation, etc.

Income--All income references in this bulletin are to net income. Family income per person is simply total family income divided by the number of persons in the family

	<u>Income</u>	<u>Expenditure</u>
<u>Net</u>		
Earnings of all family members		Outlays for commodities and services required for family living
Value of payments in kind		
Income from investments		Savings
Other cash		Bank
		Investment
<u>Gross</u>		Life insurance
Loans and credit outstanding		Repayment of old debts
(for purchases in the survey year only)		(considered as saved from <u>current income</u> )
Reductions in bank savings and investments		
Value of trade-in allowances		





The following list will give an indication of the more important items entering into expenditure averages in tables presented. Families were asked to report total costs of all purchases during the survey year.

Food and clothing--all such purchases for the family.

Housing--interest and regular payments of principal, repairs, taxes, insurance for owners. Rent and water taxes for tenants. Capital expenditure on the home included down payments on new homes, and the cost of additions, but not repairs.

Household operation--ice, telephone, laundry, domestic help.

Furniture--in addition to furniture, textile furnishings, chinaware, electrical and kitchen equipment.

Health--medical and dental care, glasses, etc.

Personal care--toilet articles, barber, hairdresser.

Transportation--all fares, bicycles, motor cars--new purchases and current costs.

Recreation--newspapers, periodicals, etc., entertainment admissions, hobby expenses.

Savings--life insurance, bank balance increases, investments, repayment of debts incurred prior to the survey year. Against savings must be balanced credit and loans outstanding at the end of the survey year for purchases during that period.

Children's education and vocation--tuition, board, professional and union dues.

Community welfare and gifts--church and charitable contributions, taxes, gifts to persons outside the family.

## INTRODUCTORY

The data presented in the following pages are based upon the same expenditure records examined in an earlier release "Wage-Earner Family Expenditure and Income". They have been re-arranged to show similarities and contrasts in wage-earner family characteristics and in living expenditure patterns when expenditure records are classified according to family income per person and total family income.

An analysis of family characteristics and living expenditure patterns according to family income per person provides a useful complement to a parallel analysis according to total income per family. It reveals more clearly the family's level of living which may be obscured in family income distributions by differences in numbers of persons in the family. It gives a more exact basis for comparison of living expenditure patterns in different regions, and for different racial groups at comparable income levels. It provides a basis for establishing expenditure norms representative of various income levels in relation to size of family. Although family living expenditure patterns tend to be similar whether based upon distributions of income per family or per person, the characteristics of families grouped according to these criteria show differences which appear to be of some significance.

## CHARACTERISTICS OF THE FAMILIES

Within fairly broad limits families from whom expenditure records have been obtained were of the same type. They were all urban wage-earner families with both parents living with one or more children in self-contained dwellings. One lodger or domestic was also present in a few instances. Family earnings for the survey year ending September 30, 1938, ranged from \$450 to \$2,500, and no family had been on relief for any part of this period. Within these limits a representative selection was made for families of British origin in Charlottetown, Halifax, Saint John, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton, and Vancouver. A similar selection of French families was made in Quebec City and Montreal, while data from samples of families of other racial origin were collected in Montreal and Winnipeg. Satisfactory expenditure records were secured for 1,135 British families, 211 French families and 93 families of other racial origin.

Classification of records according to amount of family income per person revealed that the most typical annual income range was from \$200 to \$299. The most





striking fact concerning families classified according to income per person was the steady decline in numbers of children per family at higher income per person levels. This was true of all racial groups. When records were arranged according to income per family, the number of children was almost the same in all income ranges in the British sample, but in the French sample, numbers of children were greater at higher income levels.

The age of the father showed no tendency to increase with rising income per person in the British group, and there was a much smaller increase in the French group than appeared when records were classified according to income per family. Numbers of rooms per person on the other hand showed a sharper rate of increase in the income per person classification than in the family income grouping. Differences in percentages of owned homes and motor cars in the two income classifications were not great.

It is appreciated that averages computed from an income per person classification may be affected by the earnings limits which have been imposed. However, the lower earnings limit of \$450 per family undoubtedly forms an approximate minimum upon which the smallest families may maintain themselves without assistance. Further, numbers of children in none of the race groups increased proportionately to income at progressively higher income levels, so that the great majority of families with earnings of more than \$2,500 would fall in the higher income per person groups. The proportion of such families to all wage-earner families of the type included in the survey would not likely exceed 15 per cent in any of the twelve cities covered. Their influence upon frequency distributions of family income per person, consequently, would not be great, and family average numbers of children, etc., could scarcely be changed by significant amounts if all earnings levels had been included in the sample.

#### DISTRIBUTION OF FAMILY EXPENDITURES AT PROGRESSIVE LEVELS OF INCOME PER PERSON

Dollar expenditures per family and per person increased sharply at progressively higher levels of family income per person for all the principal groups of household expenditure. Proportions of total expenditure devoted to various budget requirements behaved differently, those for food and fuel tending to decline at higher levels of income per person, while corresponding percentages devoted to furniture, transportation, savings and recreation, increased as income per person mounted. Expenditure percentages for shelter and clothing showed very small changes throughout the range of incomes covered.

These tendencies may be observed clearly from a statement of expenditures per person for two groups of British families, one with income per person of \$100-\$199, and the other with income per person ranging from \$500-\$599. The average increase in expenditure per person amounted to 221 per cent between these two income levels with percentage differences ranging from a rise of 91 per cent for food outlay to 919 per cent for transportation. The dollar amounts represented by these increases were of very different magnitudes. Food expenditure per person advanced from \$66.8 a year at the lower income level to \$127.3 at the higher level, while transportation costs rose from \$4.3 a year to an average of \$43.8 per person during the survey year. The greater proportion of motor car owners in the higher income group accounts for most of this marked increase, since average costs of non-motor transportation rose only from \$3 to \$10 per person. Food, fuel and light and personal care were the only expenditure groups to show a rate of increase of less than average.

The most noticeable difference in expenditure patterns at the two income levels was in the proportion spent upon food. This dropped from 38.3 per cent at the lower level to 22.7 per cent at the upper level. Fuel and light and personal care percentages also were slightly less at the upper level. Conversely, percentages devoted to transportation, recreation, and savings showed increases ranging from 1.6 to 5.3 per cent, while lesser increases occurred for shelter, clothing, household operation, furniture, health, welfare and gifts. The higher proportion for shelter was due to payments on homes being purchased, as current shelter costs alone formed a slightly smaller proportion of living expenditures at the upper income level. From Table 3 it may be observed that the increases noted between income per person levels of \$100-199 and \$500-599 hide several moderate increases in percentages in the lower income levels and subsequent minor declines in the higher income per person ranges. This was true of clothing and health expenditures.



TABLE 1. - CHARACTERISTICS OF BRITISH, FRENCH, AND OTHER URBAN WAGE-EARNER FAMILIES AT SPECIFIED INCOME PER PERSON LEVELS

	British Families						French Families				Other Families
	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+	\$100-199	\$200-299	\$300-399	\$400-499	
Family Income per Person .....											
Number of Families .....	114	320	312	230	106	61	59	74	52	19	33
Average Income per Family .....	\$918	\$1,228	\$1,424	\$1,636	\$1,832	\$2,299	\$1,040	\$1,344	\$1,470	\$1,512	\$1,203
Number of Children per Family .....	3.6	2.8	2.1	1.6	1.4	1.3	4.4	3.4	2.3	1.5	2.9
Average Age of Father .....	40	41	41	40	41	40	38	39	39	42	40
Number of Rooms per Person .....	0.9	1.0	1.2	1.4	1.5	1.6	0.7	0.9	1.1	1.4	1.0
Percentage of Families in Owned Homes .....	15	31	32	34	42	43	4	6	8	12	45
Percentage of Families with Motor Cars .....	13	25	32	37	52	74	3	9	10	21	15





It may be observed from the following statement that family total expenditure averages were the same for the \$800-\$999 family income and the \$100-\$199 per person income groups. Corresponding averages were also approximately equal for the groups with family income of \$1,400-\$1,599 and income per person of \$300-\$399, and for the \$1,800-\$1,999 family income and \$500-\$599 per person income groups. Family living expenditure averages did not rise proportionately to the per person income ranges they represented because of the smaller average numbers of children per family at successively higher levels of income per person.

Family Expenditure Averages at Specified Income Levels\*

	Children per Family	Average Family Living Expenditure \$
Income per Person \$100-199 .....	3.6	1,000
Income per Family \$800-999 .....	2.2	1,000
Income per Person \$300-399 .....	2.1	1,574
Income per Family \$1,400-1,599 .....	2.2	1,626
Income per Person \$500-599 .....	1.4	2,006
Income per Family \$1,800-1,999 .....	2.4	2,062

\* Income is net, excluding credit. Expenditure includes savings and debt repayments.

TABLE 2. - DISTRIBUTION OF FAMILY LIVING EXPENDITURE PER PERSON BY BRITISH FAMILIES  
WITH ANNUAL INCOME PER PERSON OF \$100-199 AND \$500-599

	Column 1	Column 2	Percentage Increase in Column 2 over Column 1	Column 1 Averages as Percent- age of Total Expenditure	Column 2 Averages as Percent- age of Total Expenditure
Income Group .....	\$100-199	\$500-599			
Number of Families .....	114	106			
	\$	\$			
Expenditure Groups ....				38.3	22.7
Food .....	66.8	127.3	91	38.3	22.7
Housing .....	32.0	107.5	236	18.4	19.1
Fuel and Light .....	14.0	31.5	125	8.0	5.6
Clothing .....	16.3	55.1	238	9.3	9.8
Household Operation ....	1.5	13.4	793	0.9	2.4
Furniture .....	7.1	31.8	348	4.1	5.7
Health .....	6.5	23.6	263	3.7	4.2
Personal Care .....	2.8	8.2	193	1.6	1.5
Transportation .....	4.3	43.8	919*	2.5	7.8
Recreation .....	7.8	33.9	335	4.4	6.0
Savings .....	11.0	60.9	454	6.3	10.9
Education and Vocation..	1.8	6.1	239	1.0	1.1
Welfare and Gifts .....	2.6	18.0	592	1.5	3.2
Total .....	174.5	561.1	221	100.0	100.0

\* Only 13 p.c. of families at \$100-199 income level owned motor cars, but 52 per cent of families with income per person of \$500-599 operated motor cars. Between these two income levels, non-motor car expenditure increased from \$3 to \$10 per person.



TABLE 3. - DISTRIBUTION OF BRITISH URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES ACCORDING TO FAMILY INCOME PER PERSON

Income Groups .....	Dollars						Percentage					
	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+	\$190-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+
Number of Families .....	114	320	312	220	106	61	114	320	312	220	106	61
Food .....	383	431	435	434	455	480	38.3	31.9	27.6	24.1	22.7	18.8
Housing .....	184	232	271	311	362	427	18.4	17.1	17.2	17.3	18.0	16.7
Capital Expenditure on Home .....	0	3	11	12	23	16	0	.2	.7	.7	1.1	.7
Fuel and Light .....	80	95	102	108	113	119	8.0	7.0	6.5	6.0	5.6	4.6
Clothing .....	93	143	158	189	197	223	9.3	10.5	10.1	10.5	9.8	8.7
Household Operation .....	9	18	27	38	48	66	.9	1.3	1.7	2.1	2.4	2.6
Furniture .....	41	76	96	109	114	161	4.1	5.6	6.1	6.1	5.7	6.3
Health .....	37	58	69	74	84	98	3.7	4.3	4.4	4.2	4.2	3.8
Personal Care .....	16	22	25	27	29	33	1.6	1.6	1.6	1.5	1.5	1.3
Transportation .....	25	53	86	108	156	317	2.5	3.9	5.4	6.0	7.8	12.4
Recreation .....	44	73	96	111	121	167	4.4	5.4	6.1	6.2	6.0	6.6
Savings .....	63	108	135	198	218	316	6.3	8.0	8.6	11.0	10.9	12.4
Children's Education & Vocation..	10	16	23	24	22	39	1.0	1.2	1.5	1.3	1.1	1.5
Community Welfare & Gifts .....	15	27	40	54	64	92	1.5	2.0	2.5	3.0	3.2	3.6
Total Expenditure .....	1,000	1,355	1,574	1,797	2,006	2,554	100.0	100.0	100.0	100.0	100.0	100.0





TABLE 4. - DISTRIBUTION OF FRENCH URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES ACCORDING TO FAMILY INCOME PER PERSON

	Dollars						Percentage			
	\$100-199	\$200-299	\$300-399	\$400-499	\$100-199	\$200-299	\$300-399	\$400-499		
Income Groups .....										
Number of Families .....	59	74	52	19	59	74	52	19		
Food .....	417	470	454	426	34.9	31.2	27.8	26.2		
Housing .....	206	250	257	271	17.2	16.6	15.8	16.6		
Capital Expenditure on Home .....	0	0	2	0	0	0	.1	0		
Fuel and Light .....	69	73	72	69	5.8	4.8	4.4	4.3		
Clothing .....	137	182	200	166	11.4	12.1	12.3	10.2		
Household Operation .....	14	23	31	43	1.2	1.6	1.9	2.6		
Furniture .....	94	105	133	166	7.9	6.9	8.2	10.2		
Health .....	43	60	89	78	3.6	4.0	5.5	4.8		
Personal Care .....	17	22	25	22	1.5	1.5	1.5	1.4		
Transportation .....	23	53	54	65	1.9	3.5	3.3	4.0		
Recreation .....	49	72	100	70	4.1	4.7	6.2	4.3		
Savings .....	97	141	156	177	8.2	9.4	9.6	10.9		
Children's Education & Vocation .....	10	31	21	31	.9	2.1	1.3	1.9		
Community Welfare & Gifts .....	17	24	35	43	1.4	1.6	2.1	2.6		
Total Expenditure .....	1,193	1,506	1,629	1,627	100.0	100.0	100.0	100.0		



COMPARISON OF LIVING EXPENDITURE PATTERNS FOR FAMILIES OF DIFFERENT RACE  
GROUPS WITH FROM \$200 TO \$299 ANNUAL INCOME PER PERSON

This section compares family living expenditure patterns for families of British, French, and other racial origin receiving approximately the same amount of family income per person. A comparison of living expenditures for all families in these racial groups would undoubtedly reveal a different set of relationships. Before noting parallels and contrasts, it should be observed that the British families were scattered across the Dominion in eleven cities. The French families were concentrated in Montreal and Quebec, while those of other racial origin lived in Montreal and Winnipeg. The representation of other racial origin families in the sample corresponded fairly closely to proportions of various foreign origin families shown by the 1931 census in Montreal and Winnipeg. Another factor affecting the comparison was the type of dwellings characteristic of different areas. The lower fuel costs of the French group apparently were related to the prevalence of flat dwellings in Quebec cities with individual heating equipment.

Table 5 shows that similarities in expenditure per person were much more pronounced than observable differences. Among the latter, it will be noted that food costs averaged slightly higher for the mixed foreign origin group than for British and French families, and as already noted, fuel costs for French families were lower than average. British families spent a little less on clothing than the other groups, and health expenditures for the mixed racial origin group were slightly lower than for the British and French groups. Average outlays by French families for furniture and savings exceeded those reported by British and mixed racial origin families by moderate amounts. Average living expenditures per person in the \$200-\$299 earnings group amounted to \$274.6 for British, \$267.8 for French and \$275.2 for other racial origin families.

TABLE 5. - RACIAL COMPARISON OF EXPENDITURES PER FAMILY WITH INCOME  
PER PERSON OF \$200-299

Expenditure Group .....	British	French	Other	British	French	Other
Number of Families .....	320	74	33	320	74	33
	<u>Percentages per Family</u>			<u>Dollars per Person</u>		
Food .....	31.9	31.2	36.1	87.5	83.6	99.5
Housing .....	17.3	16.6	16.4	47.5	44.4	45.1
Fuel and Light .....	7.0	4.8	6.7	19.2	12.9	18.5
Clothing .....	10.5	12.1	12.2	28.9	32.4	33.5
Household Operation .....	1.3	1.6	1.5	3.6	4.2	4.0
Furniture .....	5.6	6.9	5.9	15.4	18.6	16.3
Health .....	4.3	4.0	2.9	11.8	10.7	8.0
Personal Care .....	1.6	1.5	1.5	4.4	3.9	4.2
Transportation .....	3.9	3.5	3.7	10.7	9.4	10.1
Recreation .....	5.4	4.7	4.7	14.8	12.7	13.0
Savings .....	8.0	9.4	5.7	21.9	25.1	15.7
Children's Education and Vocation .....	1.2	2.1	1.2	3.3	5.5	3.3
Community Welfare and Gifts..	2.0	1.6	1.5	5.6	4.4	4.0
Total .....	100.0	100.0	100.0	274.6	267.8	275.2





62-5-67

C A N A D A  
DEPARTMENT OF TRADE AND COMMERCE  
DOMINION BUREAU OF STATISTICS

FAMILY LIVING EXPENDITURES

IN

CANADA

Urban Wage-Earner Family Living Expenditures in Relation to  
Tenure and Housing Accommodation

.....+ + +.....

Published by Authority of the HON. W.D. EULER, M.P.,  
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DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES IN RELATION TO  
TENURE AND HOUSING ACCOMMODATION

SUMMARY

Families contributing data to a recent survey of Canadian urban wage-earner family living costs, spent an average of 17.9 per cent of their total living expenditure on shelter. Differences in percentages between owner and tenant families were comparatively slight, the tenant percentage being 18.3 and that for owners 17.3. However, the average income of owner families was over 11 per cent greater than that for tenant families, and these percentages represented dollar expenditures of \$297 for owners as compared with \$279 for tenant families.

The greater part of the shelter costs of British owner families was spent in meeting payments on the home. Of the 17.3 per cent of total expenditure devoted to shelter by home-owners, 9.2 per cent was spent in this manner. Property taxes provided the next largest item averaging 4.3 per cent of expenditure. Repairs accounted for 1.9 per cent, while fractional percentages spent on water taxes, additions to property, fire insurance, etc., constituted the remainder.

Appreciable differences were noted among wage-earner families in relation to the amount of household facilities and equipment at their disposal. Eighty-six per cent of the families of British origin, who owned homes, also possessed radios; of the same families only 49 per cent had telephones. Among tenants, this type of equipment was slightly less common, 82 per cent having radios, and 36 per cent telephones. Tenant households, however, appeared more completely equipped with general plumbing facilities such as kitchen sinks, bathtubs, inside running water, etc. Practically all dwellings of both owners and tenants were lighted by electricity.

As income levels advanced, there was an appreciable rise in general living conditions and a greater proportion of expenditure was devoted to non-necessities. Household facilities and equipment were far more complete among families at high income levels. The greatest variations in this field occurred in relation to such items as motor cars, refrigerators, and telephones. Only 23.6 per cent of owner families earning an income of from \$800 to \$1,199 per annum had telephones, while in the income group from \$2,000 to \$2,399, this percentage rose to 80.6. Tenant families showed a corresponding increase from 14.1 per cent to 71.7 per cent in these respective groups.

Shelter expenditures of tenants increased at progressive levels of income per person, but such outlay formed a smaller proportion of total expenditure as income mounted. Tenant families earning an income of from \$100 to \$199 per person spent 19.4 per cent of their total expenditure on shelter. The proportion dropped steadily to 15.9 per cent for tenants with income of \$600 and over per person. In contrast, home-owner families with relatively high incomes spent a greater proportion of their expenditure on this budget item than families at lower income per person levels. Housing expenditures for owners advanced from 13.5 per cent for families with incomes of from \$100 to \$199 per person, to 19.1 per cent for those with incomes per person of \$600 and over. This difference in tendency was due in considerable part to payments on homes made by owner families.

INTRODUCTORY

The increasing proportions of Canadian urban dwellers living in rented, rather than owned homes over the past two decades, makes the question of tenure one of some importance. The present release contains no explanation of this change, but presents an examination of recent living expenditures and housing standards of owner and tenant families at comparable income levels, to gain some idea of the economic position and family characteristics of owner and tenant wage-earner households. The analysis reveals a definite relationship between income and ownership, but tenure apparently is not governed entirely by income. Owners, particularly in the lower income brackets, seemed willing in many cases to forego conveniences which tenants with comparable incomes usually enjoyed. However, motor cars, radios, telephones and children's play space were more common among home-owner than tenant families at low income levels.





The basis of this study was a group of expenditure records from 1,439 wage-earner families in twelve Canadian cities, representing all nine provinces. These included 1,135 families of British origin in Charlottetown, Halifax, Saint John, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton, and Vancouver. In addition, 211 records were collected from French families in Montreal and Quebec, and 93 from families of other racial origin in Montreal and Winnipeg. Of the 1,135 British families, a total of 771, or 68 per cent, were tenants. Almost 94 per cent of the families in the French sample lived in rented dwellings, and 68 per cent of families of other racial origin. These percentages of wage-earner tenant families were slightly higher than the 1931 census proportion of 62 per cent for urban wage-earner tenants in relation to all urban wage-earner households.

The data in this preliminary report apply mainly to owner and tenant families of British origin, and to tenants of French origin. Since 198 of the 211 French families surveyed were tenants, no statistical significance could be attached in this analysis to data for the residual number of French owner families. The number of families of other racial origins was not sufficient for an owner-tenant classification, and these also were omitted from the substance of the report.

### DEFINITION OF TERMS

Family composition--a composite of factors including the conjugal condition of family heads, number of persons in the family, their ages, sex, etc.

Family living expenditure patterns--a percentage statement of the proportions of total living expenditure devoted to various family requirements, such as food, clothing, housing, recreation, etc.

Income--All income references in this bulletin are to net income. Family income per person is simply total family income divided by the number of persons in the family.

<u>Income</u>	<u>Expenditure</u>
<u>Net</u>	
Earnings of all family members	Outlays for commodities and services required for family living
Value of payments in kind	
Income from investments	
Other cash	Savings
<u>Gross</u>	Bank accounts
Loans and credit outstanding	Investments
(for purchases in the survey year only)	Life insurance
Reductions in bank savings and investments	Repayment of old debts
Value of trade-in allowances	(considered as saved from <u>current income</u> )

The following list will give an indication of the more important items entering into expenditure averages in tables presented. Families were asked to report total costs of all purchases during the survey year.

Food and clothing--all such purchases for the family.

Housing--interest, repairs, taxes, insurance for owners. Rent and water taxes for tenants. Capital expenditure on the home included down payments on new homes, and the cost of additions, but not repairs.

Household operation--ice, telephone, laundry, domestic help.

Furniture--in addition to furniture, textile furnishings, chinaware, electrical and kitchen equipment.

Health--medical care, dental care, eyeglasses, etc.

Personal care--toilet articles, barber, hairdresser.

Transportation--all fares, bicycles, motor cars--new purchases and current costs.



Recreation--newspapers, periodicals, etc., entertainment admissions, hobby expenses.

Savings--life insurance, bank balance increases, investments, repayment of debts incurred prior to the survey year. Against savings must be balanced credit and loans outstanding at the end of the survey year for purchases during that period.

Children's education and adult vocation--tuition, board, professional and union dues.

Community welfare and gifts--church and charitable contributions, personal taxes, gifts to persons outside the family.

Home-- The living quarters of a family. Structurally separate units such as a single house, one section of a semi-detached house, row, or terrace, a flat, or an apartment may constitute a home.

Family or Household-- These terms are interchangeable in the present bulletin, and refer to private families with not more than one lodger or domestic sleeping in the home.

Single House --A dwelling designed specifically to provide living quarters for a single family.

Semi-detached House-- A dwelling containing two separate and distinct homes with separate entrances under one roof, with a partition wall dividing the dwelling from cellar to attic, and making of each part a complete home.

Apartment-- A living unit in a dwelling house of two or more storeys with a separate individual entrance inside the building, but with a common or sectional access to the street.

Row or Terrace-- Similar to a semi-detached house, except that it contains three or more homes separated by partition walls from cellar to attic.

Flat-- Differing from an apartment in that each home usually has a separate street entrance, provided in the case of second or third storey homes by a staircase on the outside of the building.

Room --Only rooms occupied for living purposes are included in tabulations. Storage space, verandahs, hallways, attics, bathrooms, etc., are excluded.

#### DISTRIBUTION OF FAMILIES ACCORDING TO INCOME

Changes in the economic circumstances of families at different income levels were disclosed by a classification of owner and tenant households according to the amount of income per person. For this purpose, income for each family was divided by the number of persons in the family, and family records arranged in groups with income per person ranging up to \$-99, \$100-199, etc. Since the number of persons at various family income levels may differ widely, this classification provides a more accurate basis than total family income, for comparing economic position in relation to income. The proportions of families in the survey at various income per person levels is given in the following table.

Table 1 - Distribution of Wage-Earner Families According to Progressive Annual Income Per Person Levels

Income per Person	\$-99	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+	Total
British Families - Owners	1	18	101	100	74	44	26	364
Tenants	1	96	219	212	146	62	35	771
French Families - Owners	0	2	4	4	2	0	1	13
Tenants	2	57	70	48	17	3	1	198
Other Families - Owners	0	5	15	7	1	2	0	30
Tenants	1	17	18	13	5	5	4	63





# CHARACTERISTICS OF WAGE-EARNER FAMILIES CLASSIFIED ACCORDING TO TENURE

Families included in the sample were all self-supporting, with total earnings ranging from \$450 to \$2,500 per annum during the survey year ended September 30, 1938. Both parents and one or more children were living at home; in some cases, a lodger or domestic was also present. Within these limits, families were selected at random so as to give as nearly as possible an accurate picture of typical levels of living.

Certain broad differences were apparent between the families of owners and tenants. Incomes of home-owner families of British origin averaged \$1,552, and incomes of tenants, \$1,392. The age of the father in owner households averaged 44 years, while for tenant families it was 39. In no income per person group did the father's average age exceed 40 years among tenants, and in none did it fall below 42 years among home-owners. Numbers of children were very similar, approximating 2.2 per family in the case of owners, and 2.3 for tenants. These averages hide a marked tendency for the numbers of children per family to decrease as the amount of income per person advances. The number of rooms per person in owner occupied dwellings increased from 0.8 for families with incomes of from \$100 to \$199 per person to 1.6 for those earning \$600 and over. The corresponding number of rooms for tenant families rose from 0.9 to 1.6 in these respective groups.

The percentage of owner families possessing motor cars was much higher than that of tenants. The greatest differences occurred among families at low income per person levels. In the \$100 to \$199 income group, 22.2 per cent of home-owner families possessed cars, but only 11.5 per cent of tenant families. This difference narrowed considerably as incomes increased: 73.1 per cent of owner households earning \$600 and over per person operated motor cars, while the number of tenant families owning cars rose to an even higher percentage of 74.3 in this income group.

An increasing tendency toward home ownership was noted as the income of wage-earner families advanced. Over 84 per cent of British families earning an income of from \$100 to \$199 per person were tenants, but the proportion of families living in rented dwellings dropped to 57 per cent for families with annual income of \$600 and over per person.

Among the 198 French tenant households, incomes averaged \$1,291 per family. Between the income per person ranges of \$100-199 and \$400-499, average numbers of children dropped from 4.4 to 1.5, while the number of rooms per person increased from 0.7 to 1.4. The percentage of families with motor cars increased from 3.6 to 17.6 in these same income per person groups.

Table 2 - Family Characteristics at Progressive Income Per Person Levels

## 364 British Owner Families\*

Income per Person	\$100 -199	\$200 -299	\$300 -399	\$400 -499	\$500 -599	\$600 and over	Total*
Number of Families	18	101	100	74	44	26	364
Average Income per Family	\$ 1,005	\$1,255	\$1,463	\$1,697	\$1,860	\$2,407	\$1,552
No. of Persons per Family	6.0	5.0	4.3	3.9	3.6	3.5	4.3
No. of Children per Family	3.8	2.9	2.2	1.8	1.4	1.3	2.2
Average Age of Father	43	44	44	43	45	42	44
No. of Rooms per Family	5.0	5.0	5.4	5.3	5.5	5.5	5.3
No. of Rooms per Person	.8	1.0	1.3	1.4	1.5	1.6	1.2
Percentage of all British Families in Owned Homes	15.8	31.6	32.0	33.6	41.5	42.6	32.0
Percentage of Families with Motor Cars	22.2	33.3	46.0	40.0	50.0	73.1	44.7





771 British Tenant Families\*

Income per Person	\$100 -199	\$200 -299	\$300 -399	\$400 -499	\$500 -599	\$600 and over	Total*
Number of Families	96	219	212	146	62	35	771
Average Income per Family	\$ 901	\$1,204	\$1,405	\$1,605	\$1,813	\$2,219	\$1,392
No. of Persons per Family	5.7	4.9	4.2	3.7	3.5	3.4	4.4
No. of Children per Family	3.6	2.8	2.1	1.5	1.3	1.3	2.3
Average Age of Father	39	40	39	38	39	40	39
No. of Rooms per Family	4.9	5.2	5.1	5.2	5.4	5.4	5.1
No. of Rooms per Person	.9	1.1	1.2	1.4	1.5	1.6	1.1
Percentage of Families with Motor Cars	11.5	21.8	25.5	35.6	53.2	74.3	29.0

198 French Tenant Families\*

Income per Person	\$100 -199	\$200 -299	\$300 -399	\$400 -499	Total*
Number of Families	57	70	48	17	198
Average Income per Family	\$1,034	\$1,316	\$1,469	\$1,480	\$1,291
No. of Persons per Family	6.5	5.5	4.4	3.5	5.4
No. of Children per Family	4.4	3.4	2.3	1.5	3.2
Average Age of Father	38	39	38	41	39
No. of Rooms per Family	4.7	5.0	4.8	4.8	4.8
No. of Rooms per Person	.7	.9	1.1	1.4	.9
Percentage of all French Families in Rented Homes	96.0	94.6	92.3	89.5	93.8
Percentage of Families with Motor Cars	3.6	8.6	8.3	17.6	9.1

\* In the British sample, one owner and one tenant family earned an income of less than \$100 per person; two French tenant families were also in this income group. In addition, only 3 French tenant families earned an income of from \$500 to \$599, and one over \$600. These isolated cases have not been included in the above tables, except in the "Total" columns.

HOUSING FACILITIES AND EQUIPMENT IN RELATION TO TYPES OF DWELLINGS

Certain items of equipment were found to be closely related to the types of dwelling occupied by owners and tenants, and considerable regional difference existed in relation to dwelling types. For example, the majority of residential dwellings in Montreal are flats with outside stairs connecting each flat with the street. In other cities, notably Saskatoon, Edmonton, and Vancouver, single houses predominate. As a result of such differences almost 94 per cent of home-owner families of British origin lived in single houses, while 59 per cent of the tenants also lived in this type of dwelling. More than 64 per cent of French tenants in the survey sample lived in flats, and only 2 per cent in single houses.

Table 3 - Types of Dwellings of Canadian Urban Wage-Earner Households

	Single	Duplex	Flat	Apartment	Row	Total
<u>Numerical Distribution</u>						
British Owners	342	15	2	4	1	364
British Tenants	459	80	124	94	14	771
French Tenants	3	41	128	3	23	198
<u>Percentage Distribution</u>						
British Owners	94.0	4.1	.5	1.1	.3	100.0
British Tenants	59.5	10.4	16.1	12.2	1.8	100.0
French Tenants	1.5	20.7	64.7	1.5	11.6	100.0





The dwellings of British wage-earner families were heated mainly by hot air furnaces. Over 70 per cent of owner-occupied dwellings were served by this system of heating, and 50 per cent of those rented by tenants. Stoves were the principal source of heating in the majority of dwellings of French tenant families, and only 26 per cent were equipped with hot air furnaces.

Table 4 - Types of Heating of Canadian Urban Wage-Earner Households

	Stove	Hot Air	Hot Water	Steam	Total
Numerical Distribution					
British Owners	78	257	29	0	364
British Tenants	281	391	67	32	771
French Tenants	139	52	6	1	198
Percentage Distribution					
British Owners	21.4	70.3	8.0	.0	100.0
British Tenants	36.4	50.7	8.7	.2	100.0
French Tenants	70.2	26.3	3.0	.5	100.0

Duplex houses, flats, and apartments, which were occupied principally by tenant families, contained a more complete installation of plumbing fixtures, refrigerators, and inside running water supply than single houses. Within the households sampled, the single houses of tenants were also more completely equipped with these facilities than those of home-owners. French tenant households, in particular, were well equipped with these items, which, as has been noted, were characteristic of flats and apartments.

The number of radios, telephones, motor cars, and garages appeared more closely related to the income position of families than to types of dwellings. These items were found to be more numerous among owner families, almost all of whom lived in single dwellings. The number of families able to provide either inside or outside play space for their children was greater among home-owners, although this was related also to the type of dwelling occupied. Over 87 per cent of British owner families, and 84 per cent of tenants living in single houses, provided play space for their children. The corresponding percentages for tenants living in duplex houses dropped to 63.5, and still lower to 51.6 and 37.2 for tenant families residing in flats and apartments respectively. Over 86 per cent of the British-owner families and 82 per cent of tenant families possessed radios. The proportion of French tenant families with radios averaged slightly lower at 75 per cent. Telephones were present in a minority of cases, and were lacking to a greater extent among tenant families. Forty-nine per cent of British families in owner-occupied dwellings and 36 per cent in rented dwellings were equipped with telephones. Among French tenant families, telephones were installed in only 24 per cent of the homes. Very few families employed domestic help. From such data, it appears that Canadian urban wage-earner households generally possess the following items of housing facilities and equipment: Kitchen sink, inside flush toilet, inside running water, bathtub, electric lights, and radio. As noted earlier, ownership of motor cars, telephones and refrigerators depends to a large extent upon family finances. This relationship is discussed in the next section.

Table 5 - Housing Facilities and Equipment of Wage-Earner Families  
(Families Reporting as Percentages of Total Families)

	364 British Owners	771 British Tenants	198 French Tenants
Kitchen Sink	93.7	96.9	100.0
Inside Flush Toilet	89.6	95.3	100.0
Inside Running Water	92.3	97.0	100.0
Bathtub	84.8	85.0	77.8
Refrigerator	52.2	55.9	80.8
Electric Lights	99.5	99.2	100.0
Garage	52.3	37.5	8.6
Children's Play Space	87.1	69.0	22.7
Telephone	48.9	35.8	24.2
Domestic Help - Regular	2.5	2.6	2.0
Radio	86.3	82.2	75.3
Motor Car	42.3	29.1	9.1





Table 6 - Housing Facilities and Equipment According to Types of Dwelling

771 British Tenant Families\*  
(Families Reporting as Percentages of Total Families)

Type of Dwelling	Single	Duplex	Flat	Apartment
No. of Families	402	137	124	94
Kitchen Sink	95.5	99.3	99.2	95.7
Inside Flush Toilet	95.5	98.5	100.0	96.8
Inside Running Water	92.5	97.8	100.0	96.8
Bathtub	84.8	84.7	84.7	86.2
Refrigerator	47.8	67.2	64.5	61.7
Electric Lights	99.3	98.5	100.0	98.9
Garage	48.5	38.0	16.9	20.2
Children's Play Space	84.8	62.5	51.6	37.2
Telephone	38.1	40.1	32.3	28.7
Domestic Help - Regular	3.2	3.6	0.0	2.1
Radio	82.6	89.1	75.8	79.8
Motor Car	31.1	35.8	19.4	23.4

198 French Tenant Families\*

Type of Dwelling	Duplex	Flats	Rows or Terraces
No. of Families	41	128	23
Kitchen Sink	100.0	100.0	100.0
Inside Flush Toilet	100.0	100.0	100.0
Inside Running Water	100.0	100.0	100.0
Bathtub	51.2	92.2	47.8
Refrigerator	61.0	89.8	65.2
Electric Lights	100.0	100.0	100.0
Garage	14.6	7.0	4.3
Children's Play Space	24.4	17.2	47.8
Telephone	17.1	28.9	17.4
Domestic Help - Regular	2.4	1.6	4.3
Radio	56.1	80.5	78.3
Motor Car	12.2	8.6	0.0

Almost all British owner families resided in single houses; consequently, Table 6 applies to tenant families only. A total of 14 British tenant families lived in rows or terraces, a type of dwelling containing three or more homes separated by partition walls from cellar to attic. Due to the small number of these families, a record of their housing facilities is not included in the table. For the same reason 3 French tenant families living in single houses and an equal number residing in apartments, have been omitted from the table also.

#### HOUSING FACILITIES AND EQUIPMENT IN RELATION TO FAMILY INCOME

Appreciable qualitative differences in housing were found at progressive income levels of urban wage-earner families. Household facilities of all types were relatively more numerous among families at high income levels. Proportions of homes with the most common household equipment, such as, kitchen sinks, bathtubs, etc., showed a definite rise as incomes increased, and were in more general use than such items as motor cars, refrigerators, and telephones. Proportions of homes with these latter items rapidly increased as family incomes moved higher; the former were present in the majority of dwellings throughout the complete range of incomes covered. Radios were common, with a high percentage of families in all income groups having one in their possession.

An exception to the general rising progression of household facilities with increasing income was noted in the amount of children's play space. There appeared no tendency for families with high incomes to report a greater amount of children's play space than those at low income levels.

Table 7, based on the total family earnings of owners and tenants, shows the changes in the relative amounts of household facilities and equipment at different earnings levels. Earnings for British families in the sample ranged generally from \$800 to \$1,400 per annum, with a small number of cases slightly above and below these limits. Percentages for French tenant families have been computed to include the group with earnings of from \$400 to \$799, while the number of families earning above \$2,000 per annum is not sufficient to establish significant group averages for that income level.





Table 7 - Housing Facilities and Equipment at Progressive Family Earnings Levels

(Cases Reporting Specified Facilities as Percentages of Total Cases)

	British Owner Families					British Tenant Families					French Tenant Families				
	\$ 800-1199	\$ 1200-1599	\$ 1600-1999	\$ 2000-2399	\$ 2400-2999	\$ 800-1199	\$ 1200-1599	\$ 1600-1999	\$ 2000-2399	\$ 2400-2999	\$ 400-799	\$ 800-1199	\$ 1200-1599	\$ 1600-1999	\$ 2000-2999
Family Income:	89	151	74	31		234	299	112	60		27	68	58	32	
Number of Cases:															
Kitchen Sink	85.4	94.7	98.6	100.0		95.7	97.7	98.2	100.0		100.0	100.0	100.0	100.0	
Inside Flush Toilet	75.3	92.7	97.3	100.0		92.3	96.7	98.2	100.0		100.0	100.0	100.0	100.0	
Inside Running Water	82.0	93.4	98.6	100.0		95.3	97.7	98.2	100.0		100.0	100.0	100.0	100.0	
Bath tub	65.2	88.7	95.9	100.0		74.8	91.0	95.5	100.0		40.7	73.5	82.8	100.0	
Refrigerator	40.4	49.7	58.1	74.2		45.7	55.9	67.0	88.3		48.1	80.9	86.2	96.9	
Electric Lighting	100.0	99.3	100.0	100.0		98.7	100.0	99.1	100.0		100.0	100.0	100.0	100.0	
Garage	34.8	51.0	67.6	64.3		26.1	37.5	50.0	70.0		0.0	2.9	10.3	21.9	
Children's Play Space	87.6	89.4	85.1	80.6		72.6	66.9	59.8	73.0		12.5	16.2	25.8	31.2	
Telephone	23.6	41.7	75.7	80.6		14.1	37.8	59.8	71.7		3.7	10.3	24.1	56.2	
Domestic Help - Regular	0.0	1.3	2.7	6.5		0.4	1.3	5.4	13.3		0.0	0.0	1.7	6.3	
Radio	82.0	87.4	83.8	100.0		75.2	83.9	93.7	91.7		55.6	75.0	79.3	87.5	
Automobile	23.6	43.0	54.0	54.8		17.5	33.4	33.9	56.7		7.4	1.5	8.6	2.8	



FAMILY LIVING EXPENDITURES OF OWNER AND TENANT FAMILIES

Living expenditure patterns of owner and tenant British wage-earner families contained noteworthy differences. Actual amounts spent upon the various budget groups averaged higher for home-owner than for tenant families, as average incomes of owners were 11 per cent higher than those of tenants. Tenant families, accordingly, devoted a slightly greater proportion of expenditure to necessities, including food, shelter, clothing, fuel and light. Savings amounted to an average of 10.5 per cent of total expenditure for home-owner families, and 8.8 per cent for tenants. These proportions do not represent net savings, however, since a considerable amount of purchases were made against credit, or from proceeds of loans.\* Transportation costs were also proportionately higher among owners, and averaged 6.6 per cent, as compared with 5.5 per cent for tenants. Tenant households showed a greater percentage spent upon recreation, averaging 6.1 per cent as against 5.4 per cent for home owners.

Proportions of expenditure spent upon individual/budget groups varied considerably at different income per person levels. Owners and tenants revealed almost identical percentages spent upon food in all corresponding income groups. Home-owner families devoted an average of 38.6 per cent of their total expenditure to food in the group with incomes of from \$100 to \$199 per person. This proportion dropped steadily to 18.7 per cent for families with incomes of \$600 and over. Tenant family food expenditures averaged 37.9 per cent and 18.9 per cent in these respective groups. However, a striking difference occurred in the proportions of expenditure devoted to shelter. Home-owner families showed a steadily rising progression in shelter costs as income per person increased, while tenant families displayed a directly opposite tendency. Housing expenditures for home-owners advanced from 13.5 per cent to 19.1 per cent, and for tenants the proportionate amounts dropped from 19.4 to 15.9 per cent, between the \$100-199, and \$600+ income per person groups.

Shelter Costs as a Percentage of Total Living Expenditures  
at Progressive Income per Person Levels

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+	Average
			(per cent)				
Owners	13.5	14.9	17.1	18.0	19.9	19.1	17.3
Tenants	19.4	18.5	18.4	18.0	18.6	15.9	18.3

\* See "Wage-Earner Family Income and Expenditure" - Page 9.

The larger amounts of expenditure devoted to housing by tenants in the low income groups were balanced by somewhat higher proportions spent by owners for certain other budget items. Amounts for such expenditures as transportation, recreation, and savings, were generally higher among owners. However, as incomes increased, the amounts spent by tenants rose at a much faster rate. Tenant families with incomes of \$600 and over per person devoted a greater proportion than owners to the foregoing items, and less to necessities such as clothing, shelter, fuel and light.

Expenditure Percentages for British Urban Wage-Earner Families at  
Low and High Income per Person Levels

Income per Person		\$100 - 199	\$600 and over
Transportation:	Owners	4.4	10.6
	Tenants	2.0	13.8
Savings:	Owners	9.4	12.1
	Tenants	5.7	12.5
Recreation:	Owners	3.9	4.8
	Tenants	4.5	8.0





Table 9 - Distribution of Family Expenditures According to Income per Person

364 British Owner Families\*

Income per Person:	Averages in dollars						Total	Averages in percentage						Total
	\$100 -199	\$200 -299	\$300 -399	\$400 -499	\$500 -599	\$600 +		\$100 -199	\$200 -299	\$300 -399	\$400 -499	\$500 -599	\$600 +	
Number of Families:	18	101	100	74	44	26	364	18	101	100	74	44	26	364
Food	421	456	451	457	458	498	457	38.6	32.3	27.3	24.2	22.6	18.7	26.5
Shelter	147	210	280	340	403	509	297	13.5	14.9	17.1	18.0	19.9	19.1	17.3
Fuel and Light	82	99	110	115	121	130	110	7.5	7.0	6.7	6.1	6.0	4.9	6.4
Clothing	119	147	159	192	193	240	170	10.9	10.4	9.6	10.2	9.5	9.0	9.9
Household Operation	9	20	26	36	43	76	31	0.8	1.4	1.6	1.9	2.1	2.8	1.8
Furniture	34	74	90	114	126	183	99	3.1	5.2	5.4	6.0	6.2	6.9	5.7
Health	35	62	63	69	70	102	66	3.2	4.4	3.8	3.7	3.5	3.8	3.8
Personal Care	16	21	24	28	29	30	25	1.5	1.5	1.4	1.5	1.4	1.1	1.4
Transportation	48	71	109	119	148	284	114	4.4	5.0	6.6	6.3	7.3	10.6	6.6
Recreation	43	67	104	102	120	127	94	3.9	4.7	6.3	5.4	5.9	4.8	5.4
Savings	102	131	159	220	225	324	181	9.4	9.3	9.6	11.7	11.1	12.1	10.5
Children's Education and Vocation	16	23	30	35	31	49	29	1.5	1.6	1.8	1.8	1.6	1.8	1.7
Community Welfare and Gifts	18	33	46	61	59	117	50	1.7	2.3	2.8	3.2	2.9	4.4	3.0
Total Expenditure per Family	1090	1414	1651	1888	2026	2669	1723	100.0	100.0	100.0	100.0	100.0	100.0	100.0

\* This table does not include the one British owner family in the income group of from \$0 to \$99.



771 British Tenant Families\*

Income per Person:	Averages in dollars							Averages in percentage						
	\$100 -199	\$200 -299	\$300 -399	\$400 -499	\$500 -599	\$600 +	Total	\$100 -199	\$200 -299	\$300 -399	\$400 -499	\$500 -599	\$600 +	Total
Number of Families:	96	219	212	146	62	35	771	96	219	212	146	62	35	771
	Averages in dollars							Averages in percentage						
Food	376	420	427	422	453	468	421	38.3	31.6	27.8	24.1	22.7	18.9	27.6
Shelter	190	246	284	314	371	393	279	19.4	18.5	18.4	18.0	18.6	15.9	18.3
Fuel and Light	80	93	98	105	107	110	97	8.1	7.0	6.3	6.0	5.4	4.5	6.3
Clothing	89	141	158	188	200	211	156	9.0	10.6	10.3	10.7	10.0	8.6	10.2
Household Operation	9	17	27	39	51	59	28	0.9	1.3	1.8	2.2	2.6	2.4	1.8
Furniture	42	77	99	107	105	145	90	4.3	5.8	6.5	6.1	5.3	5.9	5.9
Health	37	57	72	77	95	96	67	3.8	4.3	4.7	4.4	4.8	3.9	4.4
Personal Care	16	22	26	27	30	35	24	1.6	1.6	1.7	1.5	1.5	1.4	1.6
Transportation	20	45	75	102	162	340	84	2.0	3.4	4.9	5.8	8.1	13.8	5.5
Recreation	44	76	92	116	122	197	93	4.5	5.7	6.0	6.6	6.1	8.0	6.1
Savings	56	96	123	186	213	310	135	5.7	7.3	8.0	10.6	10.7	12.5	8.8
Children's Education and Vocation	9	13	20	18	15	31	16	0.9	1.0	1.3	1.1	.8	1.3	1.1
Community Welfare and Gifts	15	25	36	50	69	73	37	1.5	1.9	2.3	2.9	3.4	2.9	2.4
Total Expenditure per Family	983	1328	1537	1751	1993	2468	1527	100.0	100.0	100.0	100.0	100.0	100.0	100.0

\* This table does not include the one British tenant family in the income group of from \$0 to \$99 per person.





Table 11 - Distribution of Family Expenditures According to Income per Person

198 French Tenant Families\*

Income per Person:	Averages in dollars						Averages in percentage					
	\$100 -199	\$200 -299	\$300 -399	\$400 -499	Total		\$100 -199	\$200 -299	\$300 -399	\$400 -499	Total	
Number of Families:	57	70	48	17	198		57	70	48	17	198	
Food	418	460	454	412	439		35.2	31.9	27.7	25.7	30.6	
Shelter	199	235	247	258	231		16.8	16.3	15.1	16.0	16.1	
Fuel and Light	69	72	71	71	70		5.8	4.9	4.3	4.4	4.9	
Clothing	132	170	207	153	169		11.2	11.7	12.6	9.6	11.7	
Household Operation	14	22	32	45	25		1.2	1.5	1.9	2.8	1.7	
Furniture	95	98	137	172	115		8.0	6.8	8.3	10.8	8.0	
Health	42	57	95	84	65		3.7	4.0	3	5.3	4.5	
Personal Care	17	21	26	22	21		1.4	1.5	1.6	1.4	1.5	
Transportation	23	51	53	64	44		1.9	3.6	3.2	4.0	3.1	
Recreation	50	69	106	70	73		4.2	4.8	6.5	4.3	5.1	
Savings	99	140	155	179	137		8.3	9.7	9.5	11.2	9.6	
Children's Education and Recreation	10	24	20	27	21		.9	1.7	1.3	1.7	1.4	
Community Welfare and Gifts	16	23	36	45	26		1.4	1.6	2.2	2.8	1.8	
Total Expenditure per Family	1186	1442	1639	1602	1436		100.0	100.0	100.0	100.0	100.0	

\* This table does not include 2 families with incomes of from \$0 to \$99 per person, and 4 families with incomes over \$500.



# HOUSING EXPENDITURE OF OWNER FAMILIES

The largest single item contributing to the annual shelter costs of owner families was the amount required to meet payments on the home. Almost 63 per cent of the British owner families reported payments of this kind during the survey year, while the remaining 37 per cent were in full possession of their homes. Approximately 10 per cent of the families making payments had purchased homes during the year and accordingly, reported a high initial owner shelter cost. Most of these were located in Vancouver and Edmonton. The typical amount of payments on the home reported by owner families approximated \$250, while the average for all families was considerably lower at \$151. This latter amount constituted 9.2 per cent of the total living expenditure for the average home-owner family.

Property taxes of wage-earner families averaged 4.3 per cent of total expenditure. These ranged from 6.1 per cent and 5.3 per cent in London and Ottawa respectively, to 2.9 per cent and 3.4 per cent in Charlottetown and Saint John. Cities in Western Canada approximated more closely the all-family average of 4.3 per cent. Property taxes in Winnipeg averaged 4.4 per cent, and in Edmonton and Vancouver, this proportion dropped to 3.6 and 5.5 per cent, respectively. Families in Toronto spent an average of 4.1 per cent of their total expenditure on this budget item.

Approximately 3 per cent of owner family expenditure was devoted to repairs and additions to property. Families reporting an amount for repairs were more numerous than those making additions to property. The proportion of total expenditure spent on this item was greater, also, averaging 1.9 per cent, as compared with 0.9 per cent for property additions. Average amounts spent on additions, however, were higher than those spent for repairs. An average of \$83 was spent by families reporting additions to their property, while \$56 constituted the average amount spent by families making repairs.

Fractional percentages of expenditure were devoted to the items of water taxes, and fire insurance. Approximately 50 per cent of the owner families carried fire insurance on their homes, the premiums representing 0.4 per cent of the total living expenditure, or 2.0 per cent of the total shelter cost.

Table 8 - Distribution of Shelter Costs for 364 British Owner Families

	No. of Families Reporting	Averages Based on Cases Reporting	Averages Based on 364 Cases	Percentage of Total Family Expenditure	Percentage of Total Shelter Cost
		\$	\$	p.c.	p.c.
Total Payments on Home	228	254	159	9.2	53.5
Cost of Repairs	212	56	32	1.9	10.8
Additions to Property	65	83	15	.9	5.1
Property Taxes	351	76	74	4.3	24.9
Water Taxes	326	12	11	.6	3.7
Fire insurance, etc.	175	13	6	.4	2.0
Total Shelter Cost	364	297*	297	17.3	100.0

\* All families reported a total owner shelter cost; hence, the average expenditure for shelter, based on total families, was identical to that based on the number of families reporting, but the items averages computed on the latter basis, of course, do not add up to \$297.





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CANADA

DEPARTMENT OF TRADE AND COMMERCE

DOMINION BUREAU OF STATISTICS

FAMILY LIVING EXPENDITURES

in

CANADA

NUTRITIVE VALUES OF WAGE-EARNER  
FAMILY FOOD PURCHASES

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DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

NUTRITIVE VALUES OF WAGE-EARNER FAMILY FOOD PURCHASES

INTRODUCTORY

This preliminary release presents some of the nutritional values computed from records of family food purchases obtained during the Dominion Bureau of Statistics' survey of nutrition and family living expenditures in 1938-39. Data have been prepared in graphic as well as tabular form and are accompanied by brief textual comment. The purpose in view is threefold, (1) to indicate the relative importance of different food groups as sources of nutritive requirements entering into family food stocks, (2) to show the relationships between food purchases and Canadian Dietary Standard values of adequacy for calories, protein, iron and calcium as computed by the Canadian Council on Nutrition, and (3) to show the relation between nutritive values and food costs at different seasons and income levels.

Calculations have been based upon 1,569 family food records for one week in October-November 1938, 1,145 in February 1939 and 453 in June 1939. The shrinkage in numbers of families from survey to survey was due to the fact that only families who had contributed to the first survey were approached in the second, and likewise all third survey period families had contributed records in the first and second periods. Quantities and costs of purchases were entered each day of the week in journals printed for the purpose, after an explanation by specially instructed field agents.

The families furnishing records in all cases included husband and wife with one or more children living in the home. They had been self-supporting throughout the year, and family earnings in all cases were between \$450 and \$2,500 per annum for the year immediately preceding the October-November 1938 food survey. Families were selected upon a random sampling basis in the following twelve cities: Charlottetown, P.E.I., Saint John, N.B., Halifax, N.S., Quebec, P.Q., Montreal, P.Q., Ottawa, Ont., Toronto, Ont., London, Ont., Winnipeg, Man., Saskatoon, Sask., Edmonton, Alta., and Vancouver, B.C.

Analysis of nutritive requirements has been limited to estimates of calories, protein, iron, calcium, and phosphorus in food purchased for home consumption. No attempt was made to evaluate vitamin content. The values used in computing the nutritive content of different foods represented experimental Canadian and American data in the possession of the University of Toronto Department of Physiology and Hygiene. The Bureau is indebted to Dr. E. W. McHenry for making this material available.

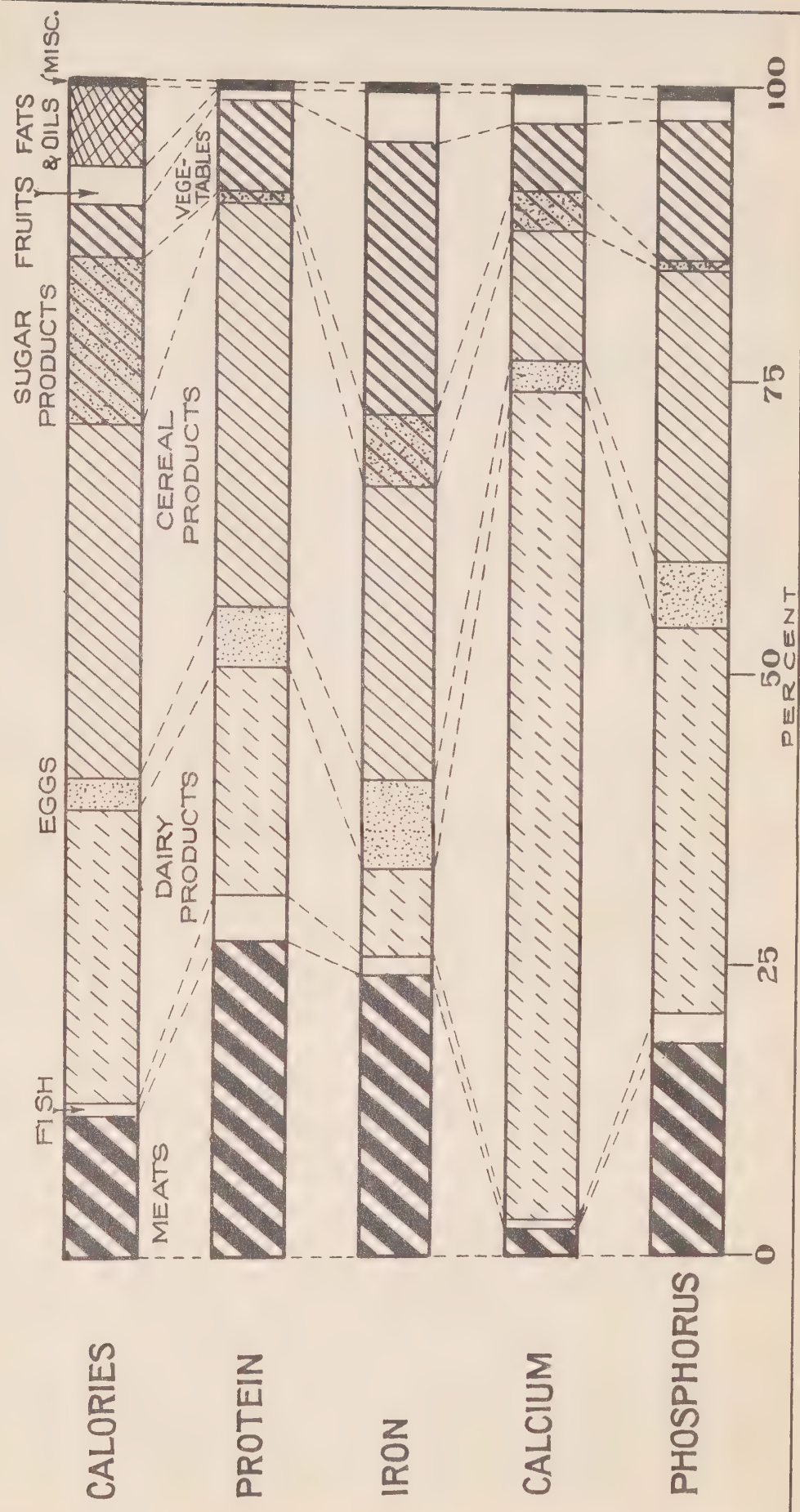
Appraisal of the Data

Purchases of foods are by no means identical with consumption of foods, even for a long period. The data used in this analysis cover purchases for regular home consumption for only three weekly intervals and do not include foods purchased and eaten out of the home, or gifts of food, garden produce, etc., used during the weeks in question. There was also a small residue of regular food purchases for which no nutritive values were available. Careful estimates of all these unmeasured items placed their value at less than 15 per cent of average weekly food expenditure, but it is improbable that the nutritive content of this group was proportionate to cost, since it included such items as tea, coffee and soft drinks. Against the unmeasured residue of foods, waste from food purchases for regular use would form an offset of unknown value. Inferences from these data are affected by the fact that they are in the form of averages for many families. This favours a balance between foods used from stocks on hand at the beginning of the week, and purchases left over at the end of the week, and hence average purchases may be expected to be approximately equal to foods used for consumption. However, satisfactory averages from a nutritional point of view for a large group of families may hide conditions of malnutrition for considerable numbers of families and individuals. Averages of this type are influenced by the purchases of families who buy more than optimum nutritive requirements.





# RELATIVE CONTRIBUTIONS OF URBAN FAMILY FOOD PURCHASES TO SPECIFIED NUTRITIVE REQUIREMENTS







## CONTRIBUTIONS OF PRINCIPAL FOOD PURCHASES TO NUTRITIVE VALUES

The principal food groups comprising regular food purchases are here discussed in relation to their dietetic value. Averages of purchases in all three survey periods form the basis of calculations made. In addition, the proportions of total food expenditure for various food groups are noted to indicate the relative expensiveness of each as a source of different nutritive values. However, the question of costs is considered more fully in the third section.

Meats - Meat products accounted for about 20 per cent of the cost of the average family's weekly food purchases. The chief nutritive elements obtained from this source were protein, iron and phosphorus. Protein from meat products amounted to 28 per cent of the total received from all sources, while the iron content comprised almost 25 per cent of all iron received. Meats provided 19 per cent of the total phosphorus in regular food purchases, 12 per cent of the caloric content and 2 per cent of the calcium.

Fish - Purchases of fresh, dried, and canned fish formed a small proportion of family food purchases, amounting to only 2 per cent of all expenditures for regular use. Nutritive values available from this source were correspondingly low, being less than 4 per cent of all protein, 3 per cent of phosphorus, and less than one per cent of calories, iron and calcium.

Dairy Products - The average weekly outlay for dairy products comprised more than one-fourth of all food purchases, the highest cost shown for any of the commodity groups. Dairy products were an exceedingly rich source of calcium, supplying over 70 per cent of the total quantity purchased. Almost nine-tenths of this amount was obtained from milk, and most of the remainder from cheese. Dairy products also contained one-third of all phosphorus, one-fourth of calories, and almost one-fifth of the protein supply. A comparatively low iron content was shown for this group, which provided only 8 per cent of the iron obtained from all regular food purchases.

Eggs - Purchases of eggs formed 5 per cent of family food costs. The quantities purchased by survey families provided 8 per cent of their iron, 6 per cent of phosphorus, and 5 per cent of protein. They furnished only a small proportion of calories and calcium, approximately 2 per cent of the total in each case.

Cereal Products - Cereals formed one of the most inexpensive sources of nutritive requirements. This group accounted for 18 per cent of all food expenditures, yet provided much higher proportions of nutritive constituents, with the exception of calcium. Cereal products provided the principal sources of calories, protein, and iron. They furnished over 30 per cent of the total caloric content of food purchases, almost 35 per cent of all protein, and 25 per cent of iron and phosphorus. In addition this group supplied 11 per cent of all calcium.

Sugar Products - Less than 6 per cent of family food outlay was expended for sugar products, which contained about 14 per cent of total calories available. More than 6 per cent of all iron was derived from the same source, but only 3 per cent of calcium, and less than 1 per cent of protein and phosphorus.

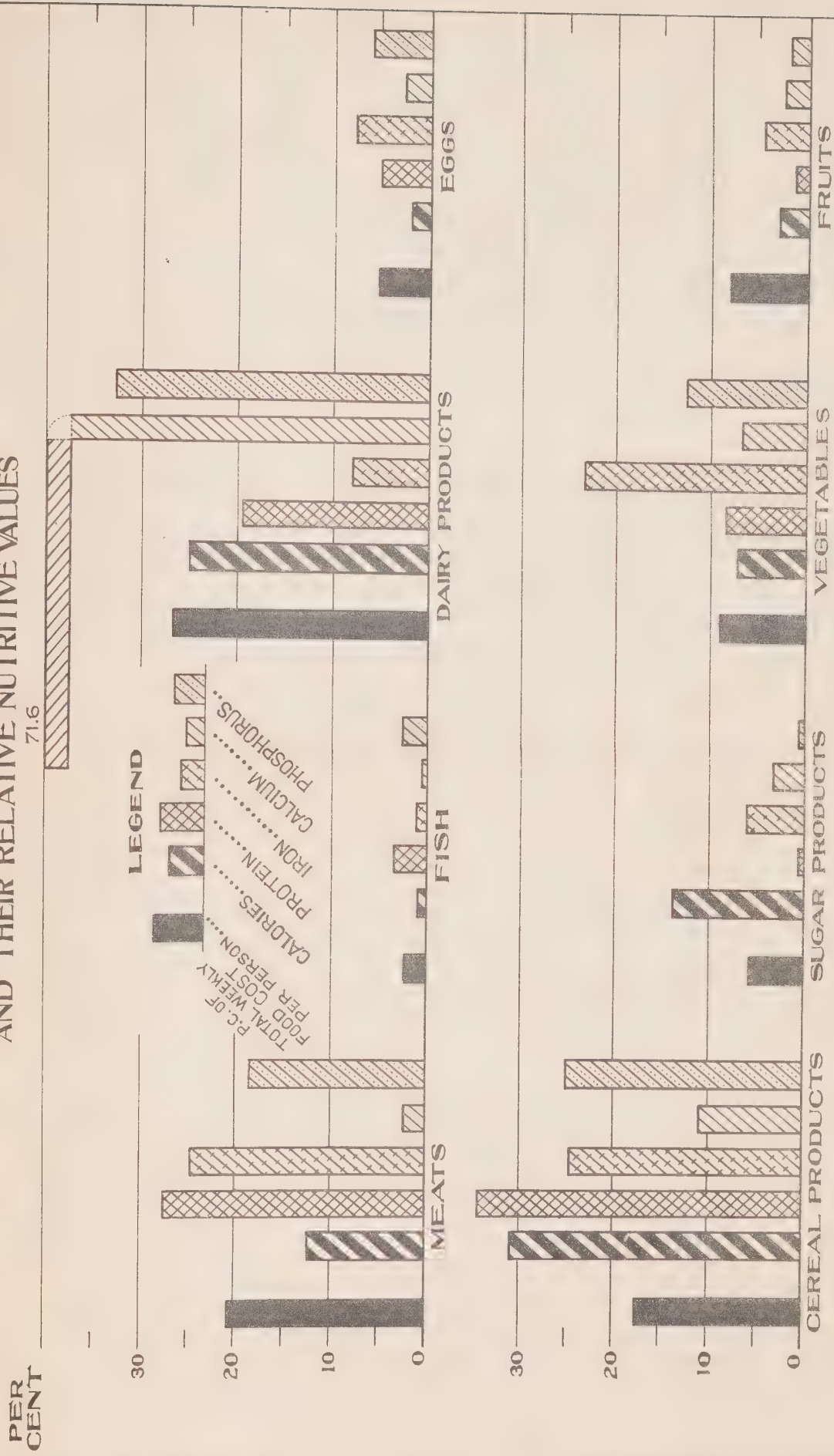
Vegetables - Vegetables formed 9 per cent of the weekly cost of foods, but supplied 23 per cent of all iron, and 12 per cent of phosphorus. In addition this group also provided 8 per cent of all protein, and 7 per cent each of calcium and calories. As already noted, no attempt was made to estimate the vitamin content of vegetable purchases.

Fruits - Purchases of fruits appeared expensive to wage-earner families in relation to the proportion of total food values obtained. However, fruits are an important source of vitamins, vitamin C in particular being characteristic of citrus and other fruits. This group accounted for about 8 per cent of food costs, and provided 4 per cent of iron, 3 per cent of calories and calcium, 2 per cent of phosphorus and 1 per cent of protein.





# PROPORTIONS OF EXPENDITURE ON PRINCIPAL FOOD GROUPS AND THEIR RELATIVE NUTRITIVE VALUES







Nutritive Values Obtained from Weekly Purchases of Specified Food Groups  
(Expressed as Percentage of Specified Nutritive Requirements Obtained)  
(Average of 3 Seasons)

Commodity Group	Percentage of Total Weekly Food Costs for Regular Use	Calories	Protein	Iron	Calcium	Phosphorus
Meats .....	20.7	12.4	27.5	24.7	2.2	18.6
Fish .....	2.1	0.8	3.5	0.9	0.4	2.5
Dairy Products ..	26.7	25.0	19.5	7.6	71.6	32.8
Eggs .....	5.3	1.7	4.9	7.7	2.5	5.6
Cereal Products..	17.7	31.1	34.5	24.8	10.9	25.0
Sugar Products ..	5.5	13.6	0.5	6.1	3.1	0.4
Vegetables .....	8.7	7.3	8.3	23.3	6.6	12.4
Fruits .....	7.9	2.9	1.0	4.6	2.5	1.9
Fats & Oils .....	1.4	4.9	-	-	-	-
Miscellaneous <sup>x</sup> ...	4.0	0.3	0.3	0.3	0.2	0.8
Total .....	100.0	100.0	100.0	100.0	100.0	100.0

<sup>x</sup> Includes tea, coffee, salt, pepper, and other items, most of which have no appreciable food values.

FOOD PURCHASES IN RELATION TO THE CANADIAN DIETARY STANDARD

Nutritive values of weekly food purchases of Canadian urban wage-earner families were computed at different seasons of the year, and also at progressive levels of family income per person for the October-November 1938 period. The available supply of principal nutritive requirements including calories, protein, calcium, etc., was calculated from the quantities of foods purchased by the survey families for regular use. As noted in the introduction, food consumption was affected also by foods purchased and eaten out of the home, home garden produce, gifts, etc. Nutritive values of food purchases were compared with the intake requirements as outlined in the Canadian Dietary Standard established by the Canadian Council on Nutrition.

In general, results showed that a closer approach to nutritional adequacy could be obtained from February food purchases than from those in October or June. Differences were small, however, and of doubtful significance. The favourable showing of February 1939 over October 1938 may have been influenced by a fall of approximately 3 per cent in the level of retail food prices between these dates. It is also possible that the October survey may have stimulated interest in the problem of nutrition and thereby influenced the results later obtained. However, this was not apparent in any appreciable increase in the purchases of such foods as milk or tomato juice. Further, the February increase in calories was just as large as for iron or calcium, but such would not have been the case if purchases had been influenced by an effort to improve the balance between these dietetic needs. The October calory supply was adequate in aggregate, whereas that for iron and calcium was not.

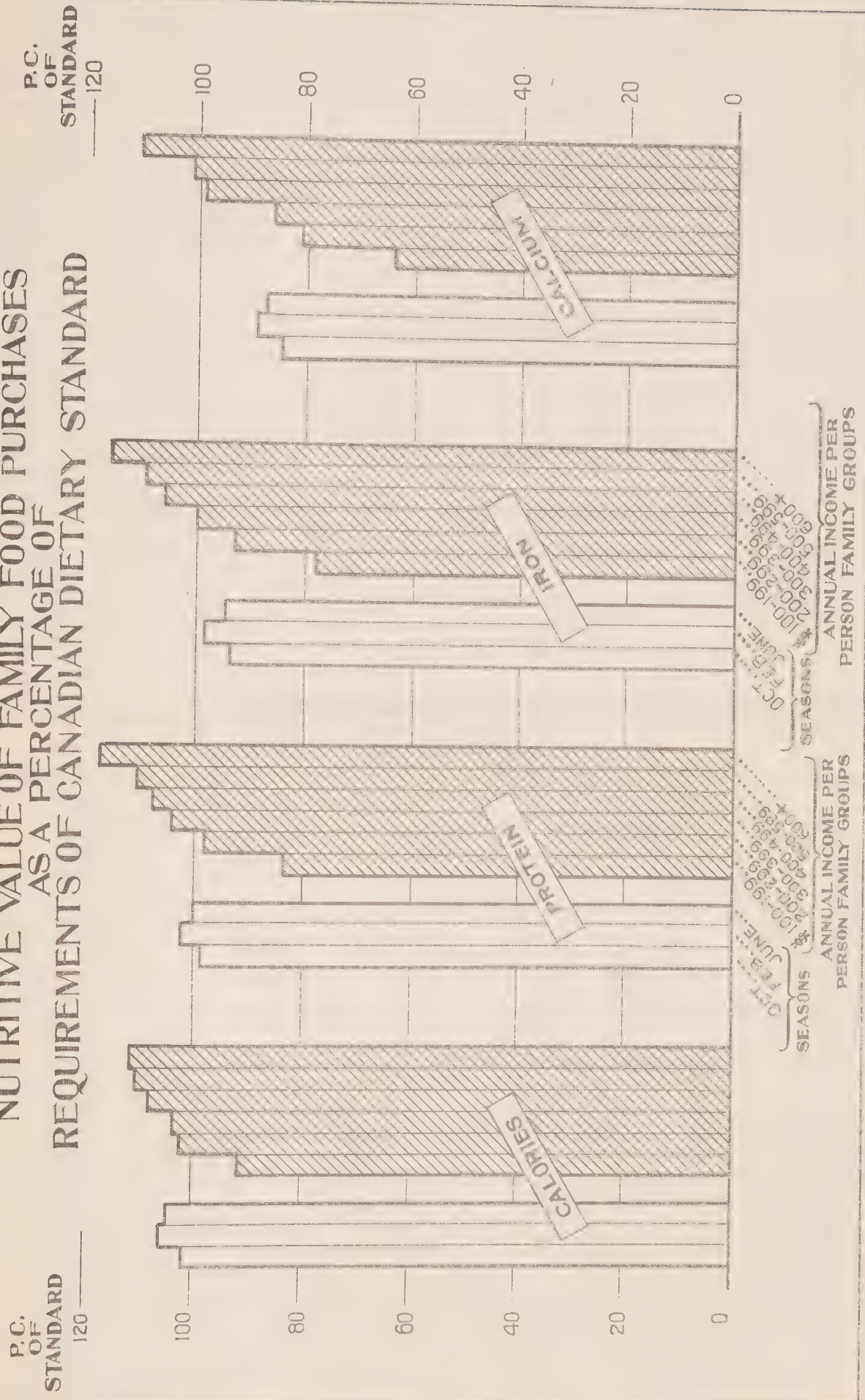
Calories - Food purchases of the average wage-earner family appeared to supply sufficient calories for an adequate diet. The caloric value of food purchases by survey families afforded a daily average of 2,468 calories per person regardless of age or sex. By converting survey family age distributions into man value units on the basis of the Canadian Dietary Standard scale of values, it was found that food purchases provided a daily average of 2,912 calories per man value. This calculation was based on the Standard's requirement of 2,800 calories per day for an adult male employed in "light manual work". Occupations of survey family heads approached this category more closely than any other. On this basis, the caloric value of foods purchased by these families was 4 per cent above the requirements set by the Canadian Standard. However, it should be noted that any appraisal of the type of work done by the family head is arbitrary in character, and the differences in caloric requirements for males engaged in "moderate", "hard", and "very hard" labour would lead to noticeable changes in the foregoing percentage comparison with Standard requirements.

Protein - The Canadian Dietary Standard calls for 84.0 grams of protein per day for men engaged in light manual work. The protein content of foods purchased by wage-earner families allowed 84.5 grams daily per man value, indicating a sufficient available supply, if the assumption noted above concerning type of work done by male wage-earners as correct. However, as shown in a later section, protein per man value available at





# NUTRITIVE VALUE OF FAMILY FOOD PURCHASES AS A PERCENTAGE OF REQUIREMENTS OF CANADIAN DIETARY STANDARD







progressive income levels differed, and a noticeable protein deficiency was apparent in the lower income ranges, with an oversupply available at higher income levels.

Survey data indicated that of the 84.5 grams of protein per man value available daily, 38 grams or almost 2/5 of the total came from animal sources including meats, fish, dairy products and eggs. This fraction was slightly in excess of the 1/3 prescribed by the Canadian Dietary Standard (28 grams in this instance).

Iron - The diets of survey families appeared to be slightly deficient in the amount of iron supplied from their regular food purchases. For the average family, the iron content of food purchases amounted to 9.5 milligrams per man value or 95 per cent of the requirements shown by the Canadian Dietary Standard.

Calcium - The most pronounced deficiency in food values was in the calcium available to survey families. Only among families at high income levels was the supply of calcium found to be adequate. For the average family, however, the calcium content of foods purchased was 87 per cent of the Canadian Dietary Standard. It amounted to 0.52 grams per man value daily, as against a computed requirement of 0.60 grams per man value for these families.

Applying the Dietary Standard of milk consumption requirements to the age and sex distribution of survey families, it was found that 0.35 grams of calcium per man value should be supplied from this source daily. The amount shown as being provided from milk purchases was somewhat lower, averaging 0.24 grams per man value, or about 70 per cent of the standard. Average milk purchases of survey families amounted to 0.34 pints per man value daily, while Dietary Standard requirement for these families was 0.50 pints. The average purchase per person amounted to 0.65 pints per day.

#### Seasonal Variation in Food Purchases in Relation to the Dietary Standard

The nutritive value of wage-earner family food purchases was greatest during the winter survey period in February, and least during that in October. However, variations were not large, and the nutritive value of family food purchases expressed as a percentage of Standard requirements did not vary more than 5 per cent between the seasons considered. These percentages are shown in the following table, along with the averages already noted for the three periods combined.

#### Nutritive Values of Family Food Purchases in Relation to Intake Requirements of the Canadian Dietary Standard

Nutritive Contents as a Percentage of Standard Requirements				
Seasons	October 1938	February 1939	June 1939	Average
Calories .....	101.7	105.6	104.7	104.0
Protein .....	98.8	102.5	100.4	100.6
Iron .....	93.8	98.1	94.1	95.3
Calcium .....	84.7	89.3	87.8	87.2

#### Income and Food Purchases in Relation to the Dietary Standard

Families with annual incomes between \$100 and \$199 per person showed deficiencies in all nutritive requirements when compared with the Canadian Dietary Standard. These ranged from an 8 per cent deficiency in calories, to one of 36 per cent in calcium. As incomes moved higher, there was a consistent improvement in nutritive values obtained. Families with incomes ranging between \$200 and \$299 per person received an adequate supply of calories and were only 2 per cent deficient in protein. However, there was still a noticeable deficiency of calcium, and to a lesser extent, of iron. At the \$300-\$399 income level, families were receiving sufficient amounts of all nutritive requirements, with the exception of calcium which showed 14 per cent below Standard requirements. Families from the \$400-\$499 income per person group upwards obtained satisfactory nutritive content of all types, and at the \$600 and over income level were receiving 17 per cent over the Standard for protein, 16 per cent for iron, and 11 per cent each for calcium and calories.





Nutritive Value of Family Food Purchases in Relation to Requirements of the  
Canadian Dietary Standard at Progressive Levels of Income per Person  
(October-November, 1938)

(Food Value Content Expressed as Percentage of Standard Requirements)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+
Calories .....	91.9	102.3	103.6	108.0	110.7	111.1
Protein .....	83.6	98.1	104.3	107.7	110.8	116.5
Iron .....	78.0	93.0	100.3	106.1	109.6	115.9
Calcium .....	64.0	81.0	86.3	99.1	101.3	111.0

It will be noted from this table that the greatest increase was that experienced in the calcium content of wage-earner family food purchases, and the least, that in the caloric content. Increased consumption of milk by families at higher income levels explains in part this pronounced advance in calcium supply. However, in no income group did the amount of milk purchases reach the Canadian Dietary Standard. For families with incomes between \$100-199 per person, milk purchases amounted to only 49 per cent of the Standard's requirements. Those with incomes of \$600 and upwards showed a more satisfactory supply of 93 per cent of the Standard.

Calcium Obtained from Milk Purchases<sup>x</sup> in Relation to Canadian  
Dietary Standard Requirements  
(According to Income per Person)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+
Calcium from milk as percent- age of standard requirements ...	49.3	64.6	68.3	80.6	88.6	93.1

<sup>x</sup> This does not include condensed and powdered milk, or fresh cream.

ECONOMY OF URBAN WAGE-EARNER FAMILY FOOD PURCHASES

A further aspect of the relationship between food costs and food values, is that concerned with the economy of purchases at different seasons of the year, and among families in different income positions. To gain some idea of such relationships, the nutritive values derived from principal food groups were examined in relation to the actual outlay expended to obtain them. This made possible a comparison of the units of different nutritive requirements received per dollar expenditure upon the various food groups.

Results of this comparison indicated that nutritive value obtained per dollar expenditure was greatest during the survey week in February, and least during that in June. Also it was shown that families at lower income levels received more food value per dollar of food purchases than those in the higher income groups, although as already shown, nutritive deficiencies apparently were most frequent at lower income levels. Differences at the three seasons of the year were not pronounced. Survey families received approximately 9,900 calories per dollar of expenditure in October, 10,100 in February and 9,800 in June. A similar relationship was noted for protein, iron, calcium and phosphorus.

Average Nutritive Values Received per Dollar of Food Expenditure  
According to Seasons

	October	February	June	Average
Calories .....	9,940	10,140	9,830	9,970
Protein (Gr.) .....	299	305	292	299
Iron (Mgm.) .....	50	51	48	50
Calcium (Gr.) .....	2.9	3.0	2.9	2.9
Phosphorus (Gr.) ..	4.9	5.0	4.7	4.9





Differences among families at progressive levels of income per person were more appreciable. Those with incomes between \$100 and \$199 per person obtained an average of 11,800 calories per dollar of food expenditure. This amount dropped steadily to 8,400 calories for families with incomes ranging from \$600 per person upwards. Similar trends were observed for other food constituents. For example, the amount of protein obtained in food purchases by families in the \$100-\$199 group averaged 340 grams. This was reduced to 268 grams and 273 grams respectively, for those with incomes between \$500 and \$599 per person and \$600+ per person (quantities per dollar of expenditure in all cases).

Average Nutritive Values Received per Dollar of Food Expenditure  
at Progressive Income per Person Levels

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+
Calories .....	11,810	10,710	9,720	8,990	8,700	8,420
Protein (Gr.)...	340	317	301	275	268	273
Iron (Mgm.) ....	57	53	50	47	45	46
Calcium (Gr.) ..	3.2	3.1	2.8	2.7	2.6	2.7
Phosphorus (Gr.)	5.3	4.8	4.8	4.5	4.3	4.5

The following is a brief summary of the relative nutritive values obtained from each of the principal food groups per dollar of food expenditure.

Calories - Fats and oils provided the most abundant source of calories per dollar of food purchases. Approximately 30,000 calories were received from this source for each dollar of expenditure. The most expensive source of calories appeared to be eggs, followed closely by fruits and fish. Per dollar of purchases, only 3,200 calories were obtained from eggs, 3,600 from fruits, and 3,800 from fish. Sugar products and cereals ranked next to fats and oils in providing calories, and supplied 24,200 and 17,500 per dollar of food expenditure respectively.

Protein - Cereal products provided the richest source of protein in relation to cost. These were followed closely by fish and meats, in that order. A total of 582 grams of protein were provided from each dollar purchase of cereal products, 501 grams from fish, and 407 grams from meats. Vegetables, eggs, and dairy products averaged somewhat lower, supplying 284, 283, and 217 grams per dollar of cost respectively. As already noted, very little protein value was obtained from sugar products and fruits. The latter supplied only 37 grams of protein per dollar of expenditure, and the former, 28 grams.

Iron - Vegetable products contained almost twice the amount of iron per dollar as that supplied by the next cheapest source, eggs. An average of 132 mgms. of iron was provided from an average dollar purchase of vegetables. Eggs, cereal products, meats, and sugar products, showed very similar averages of 75 mgms., 69 mgms., 61 mgms., 54 mgms. respectively. Fruits, fish and dairy products were more expensive sources of iron, and dollar expenditures in these groups provided small respective amounts of 29 mgms., 20 mgms., and 14 mgms.

Calcium - Dairy products proved by far the most satisfactory source of calcium in relation to family food costs. For each dollar of food expenditure in this group families obtained an average of 7.9 grams of calcium. Vegetables supplied a smaller amount of 2.3 grams, and this group was followed in turn, by cereals with an average of 1.8 grams., sugar products 1.7 grams., eggs 1.5 grams, and fruits 1.0 grams. Meats and fish each provided less than one gram of calcium per dollar of expenditure.

Phosphorus - All food groups, with the exception of fruits and sugars, appeared to give a substantial amount of phosphorus per dollar of food outlay. These ranged from 6.9 grams and 6.8 grams for vegetables and cereal products respectively, to 4.5 grams for meats. Fruits provided 1.2 grams of phosphorus per dollar, and sugar products only 0.3 grams.





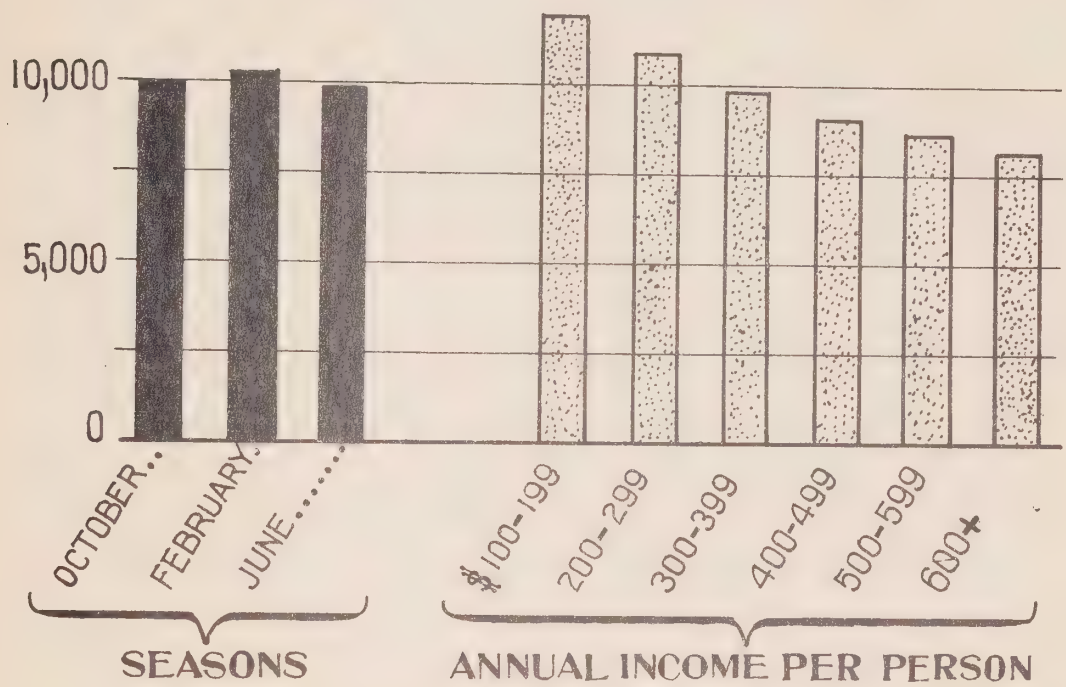
Food Values per Dollar of Expenditure on Specified Food Groups  
(Average of 3 Seasons)

Food Group	Calories	Protein (Gr.)	Iron (Mgms.)	Calcium (Gr.)	Phosphorus (Gr.)
Meats .....	6,110	407	61	0.3	4.5
Fish .....	3,770	501	20	0.6	5.8
Dairy Products...	9,270	217	14	7.9	5.9
Eggs .....	3,210	283	75	1.5	5.3
Cereal Products..	17,520	582	69	1.8	6.8
Sugar Products ..	24,210	28	54	1.7	0.3
Vegetables .....	8,410	284	132	2.3	6.9
Fruits .....	3,640	37	29	1.0	1.2
Fats and Oils ...	30,430	-	-	-	-
Average .....	9,970	300	50	2.9	4.9



Chart 4

CALORIES OBTAINED PER \$1.00 OF  
WEEKLY FOOD PURCHASES  
BY  
WAGE-EARNER FAMILIES



CALORIES OBTAINED PER \$1.00 EXPENDITURE  
ON SPECIFIED FOOD GROUPS  
(Average of the Seasons)

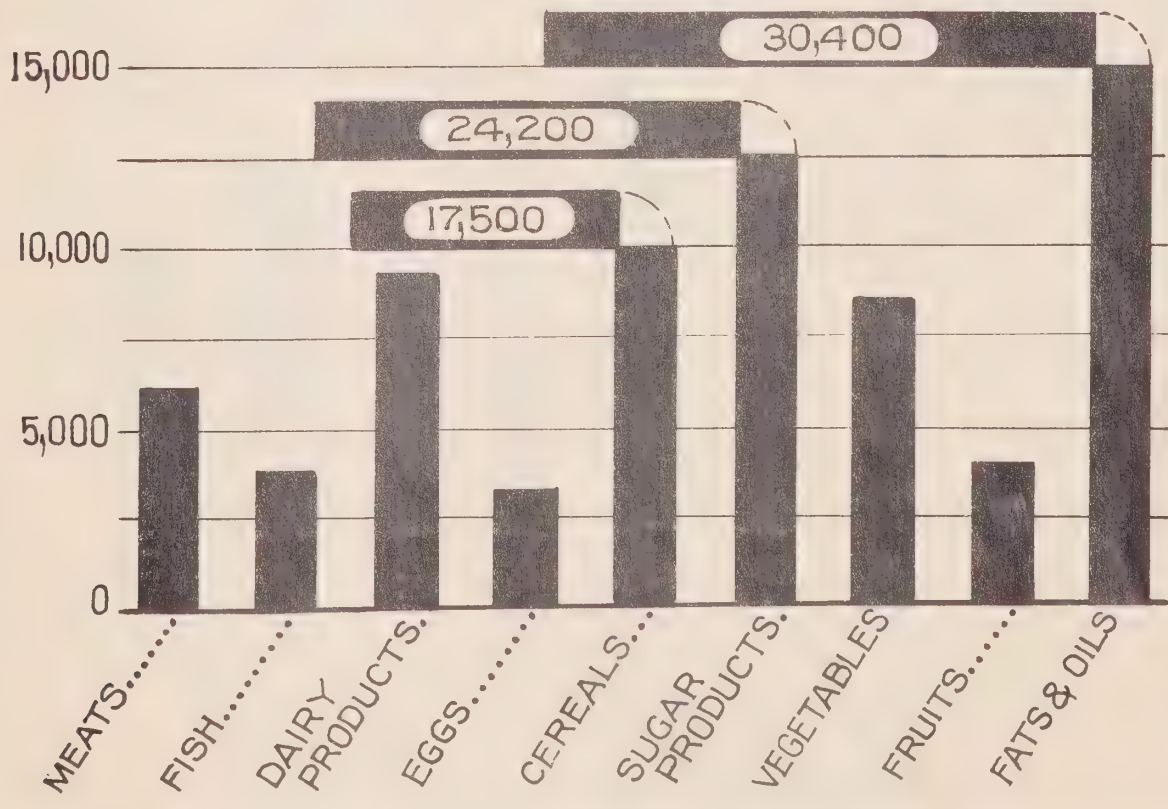
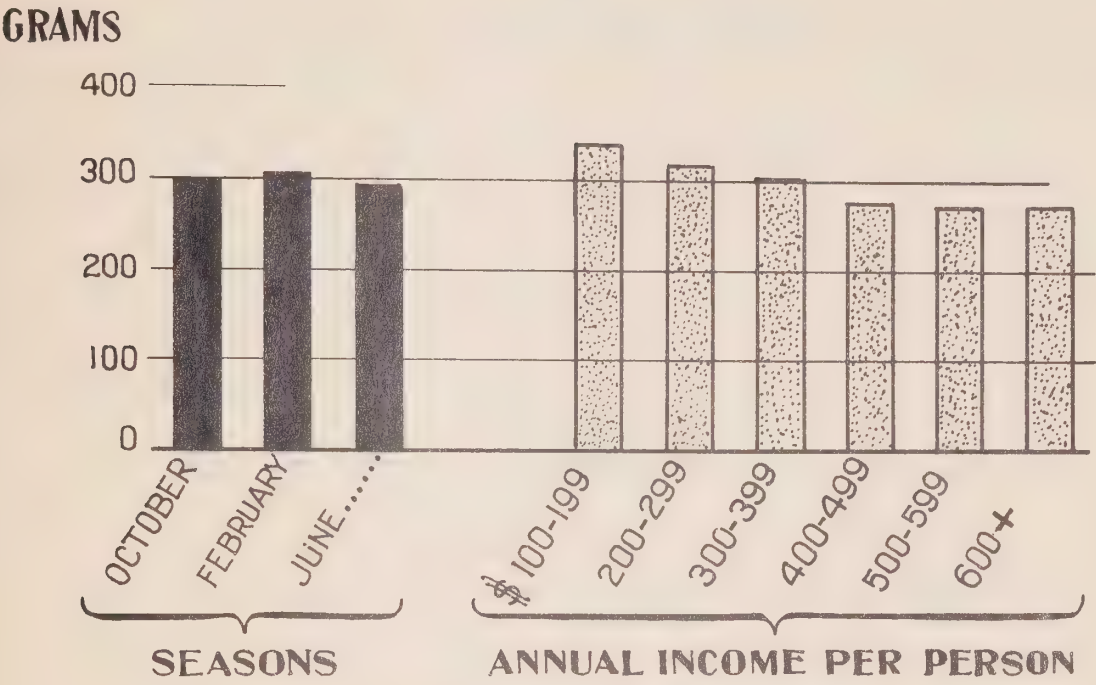




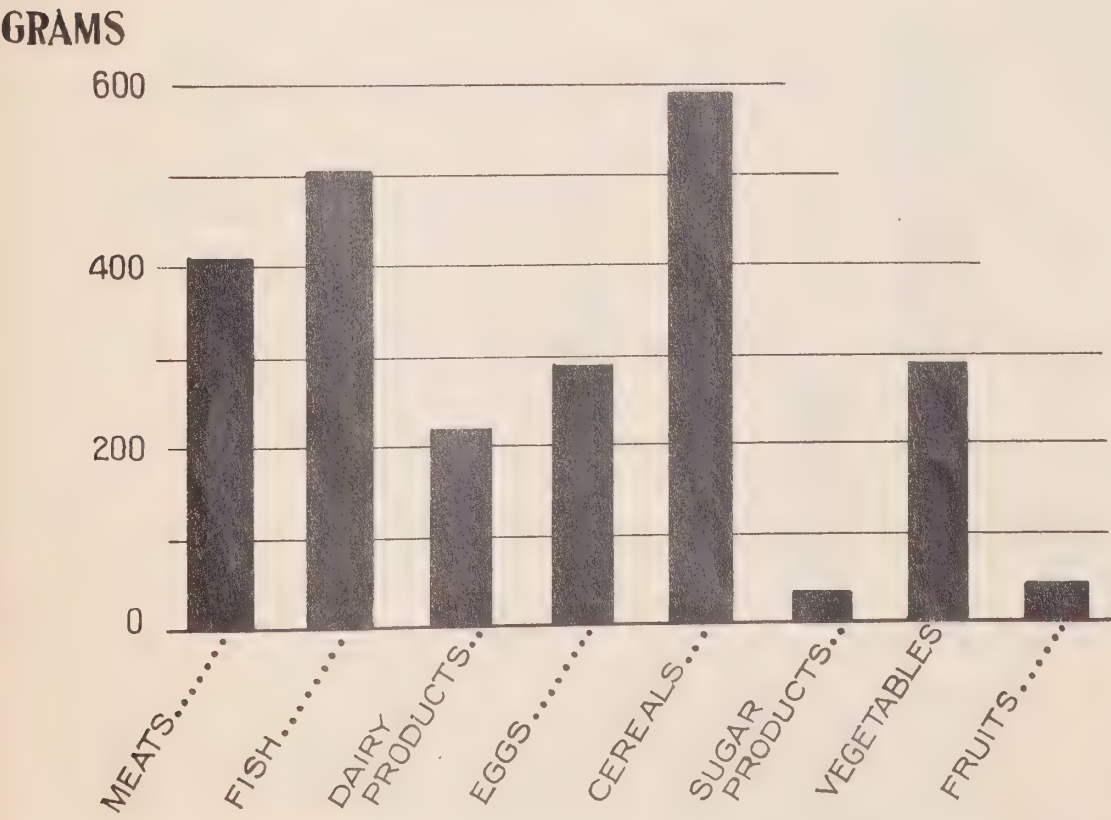


Chart 5

PROTEIN OBTAINED PER \$1.00 OF  
WEEKLY FOOD PURCHASES  
BY  
WAGE-EARNER FAMILIES

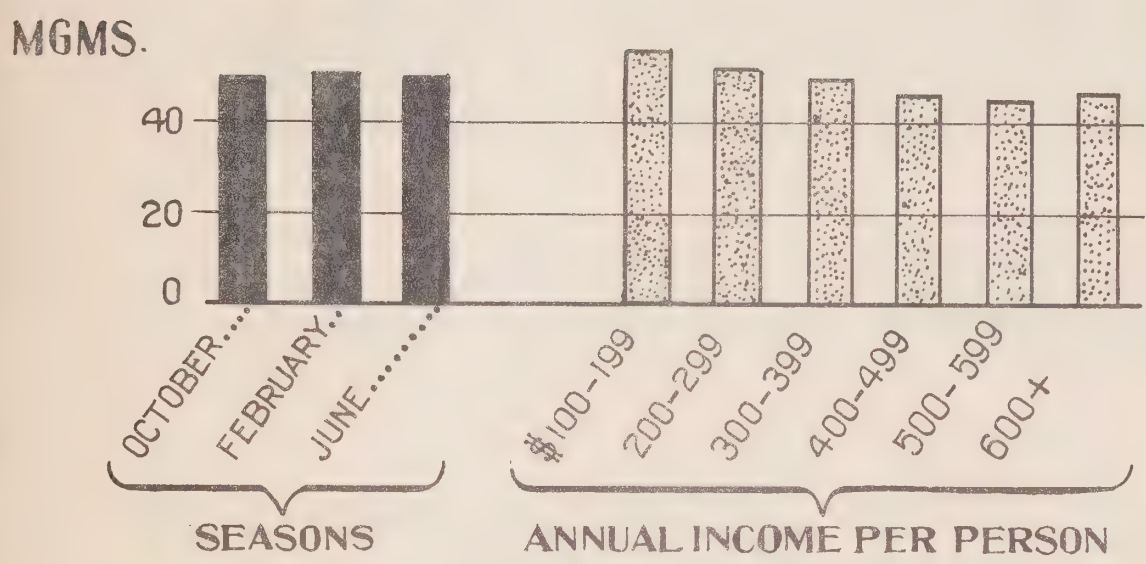


PROTEIN OBTAINED PER \$1.00 EXPENDITURE  
ON SPECIFIED FOOD GROUPS  
(Average of the Seasons)





IRON OBTAINED PER \$1.00 OF  
WEEKLY FOOD PURCHASES  
BY  
WAGE-EARNER FAMILIES



IRON OBTAINED PER \$1.00 EXPENDITURE  
ON SPECIFIED FOOD GROUPS  
(Average of the Seasons)

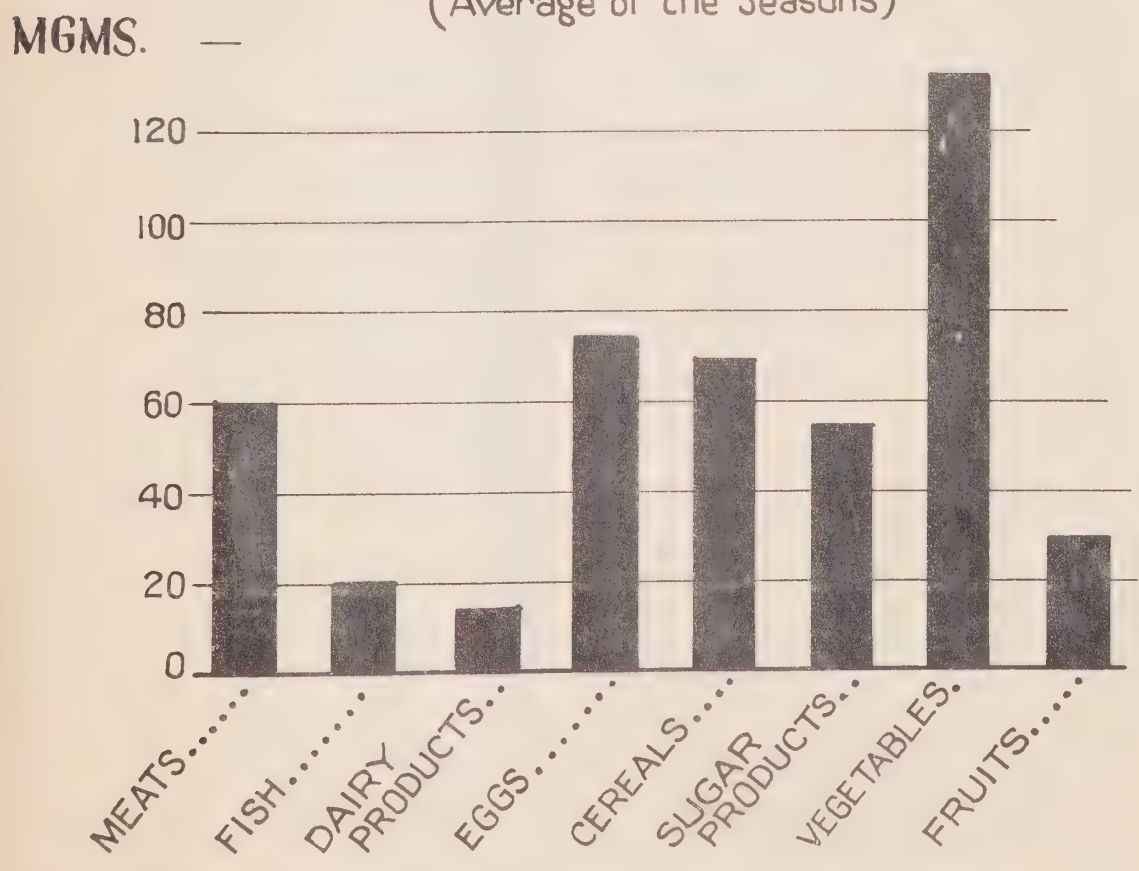
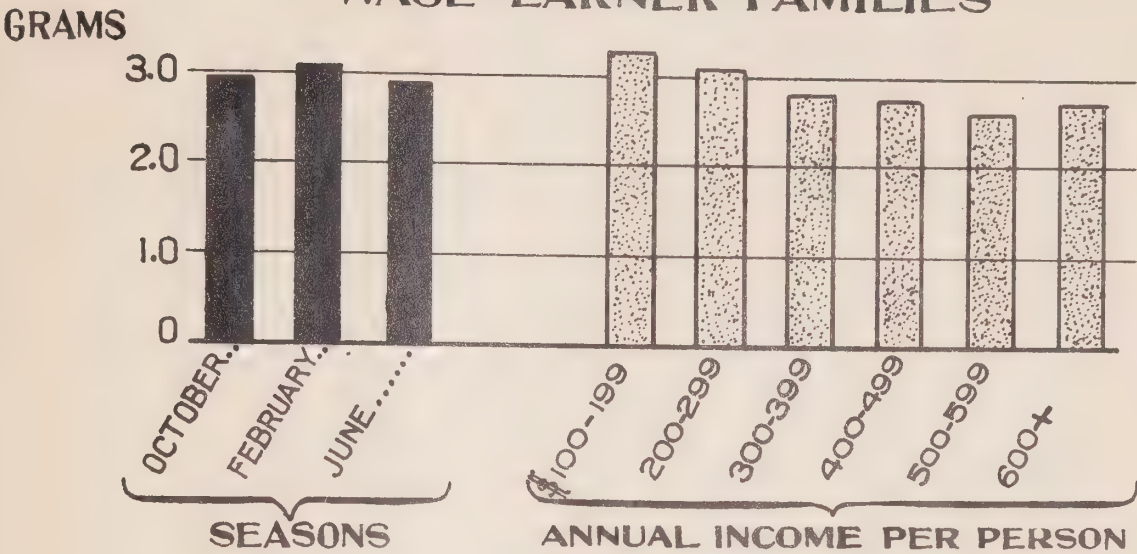




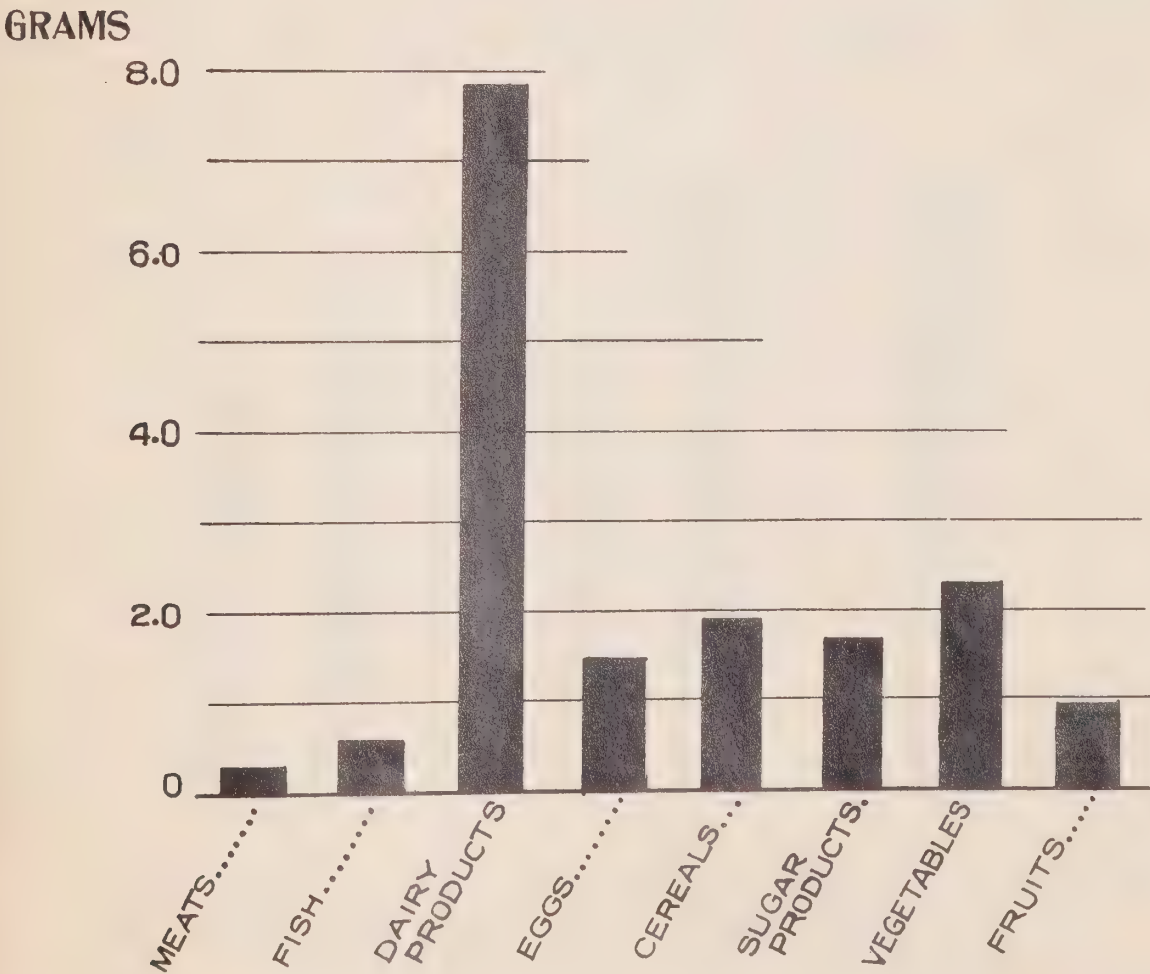


Chart 7

CALCIUM OBTAINED PER \$1.00 OF  
WEEKLY FOOD PURCHASES  
BY  
WAGE-EARNER FAMILIES

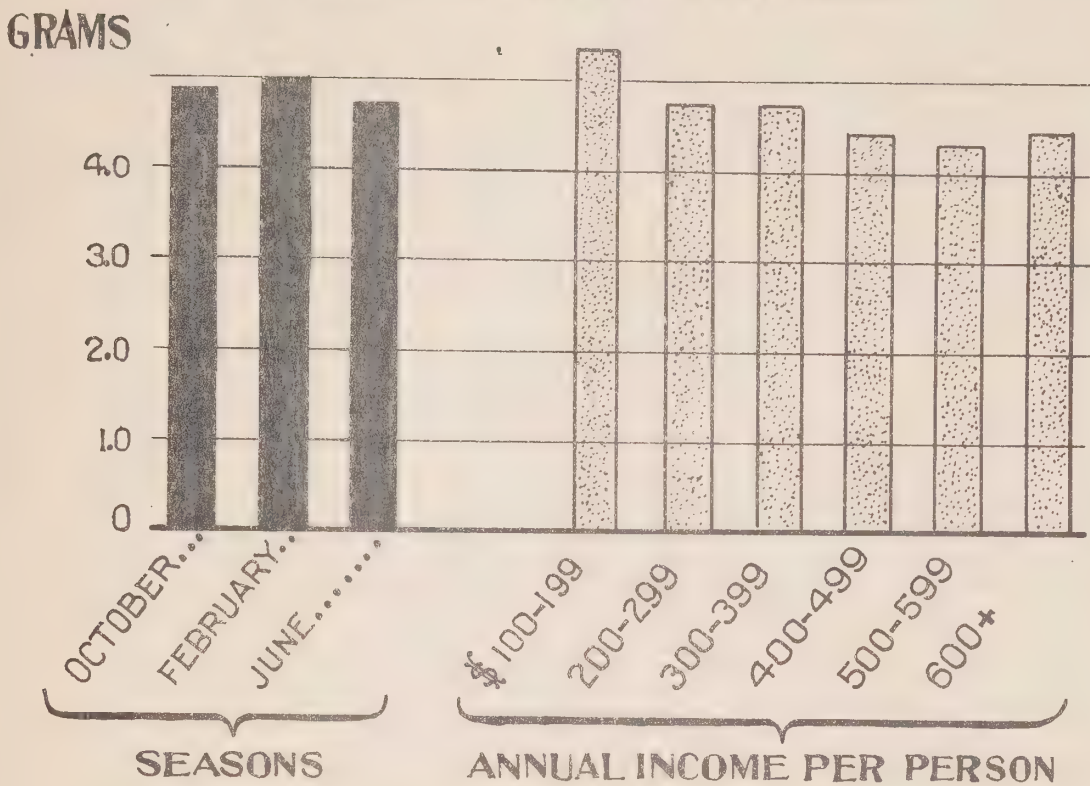


CALCIUM OBTAINED PER \$1.00 EXPENDITURE  
ON SPECIFIED FOOD GROUPS  
(Average of the Seasons)

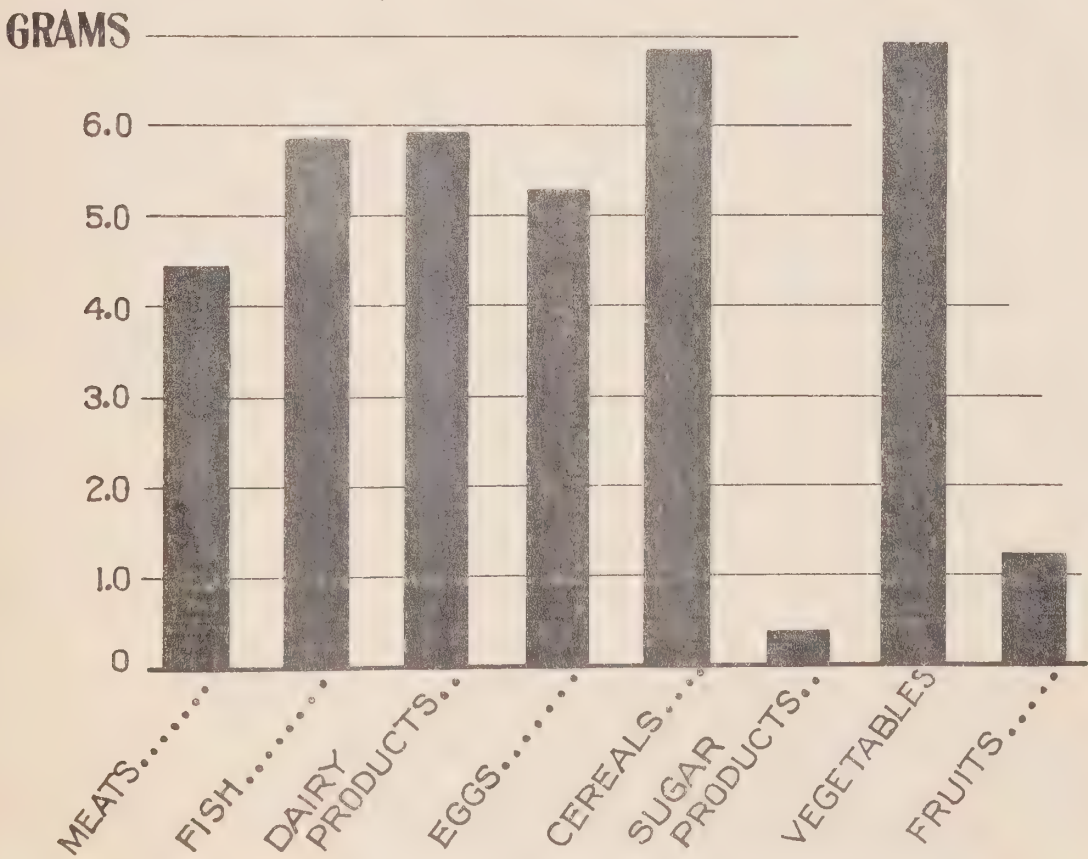




PHOSPHORUS OBTAINED PER \$1.00 OF  
WEEKLY FOOD PURCHASES  
BY  
WAGE-EARNER FAMILIES



PHOSPHORUS OBTAINED PER \$1.00 EXPENDITURE  
ON SPECIFIED FOOD GROUPS  
(Average of the Seasons)







DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCEFAMILY LIVING EXPENDITURES IN CANADACOMPARISON OF WAGE-EARNER FAMILY EXPENDITURES IN TWELVE CITIES

Some striking results concerning the living standards of Canadian wage-earner families have recently been obtained from a summary analysis of a Canadian survey of urban family living expenditures. This survey was authorized at the last session of Parliament, which provided for an investigation by the Dominion Bureau of Statistics into nutrition and living expenditures in representative Canadian cities. In October and November accordingly, surveys were made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys have been compiled and are described in the present statement. They include records from Charlottetown, Saint John, Halifax, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton, and Vancouver.

Living expenditures were collected for the year ending September 30, 1938, from 1,135 wage-earner families of British origin in eleven cities, and from 211 families of French origin in the two Quebec cities which were surveyed. In addition 93 records were obtained in Montreal and Winnipeg from families of other racial origin; these will be summarized at a later date. Families contributing records were selected at random from specially prepared lists of households with certain characteristics which make them typical of Canadian wage-earner homes. Both parents and one or more children were present in each home, and in some cases one lodger or a domestic also lived with the family. Family earnings in the sample ranged from \$450 to \$2,500 per year.

The most striking fact apparent from summary data on family living expenditures was the remarkable similarity of proportions of income spent upon the more important budget items. It has been shown that as living standards rise the proportion of income spent upon necessities tends to decrease. The budget groups usually considered as necessities are foods, fuel and light, shelter and clothing. Percentages of total expenditure for these four groups for the twelve cities were concentrated within a narrow range between 59.2 and 65.4. There was no significant difference in these totals for British and French family groups.

The greatest difference in proportions of expenditure for family needs was apparent in food purchases. These proportions for foods ranged from 25.3 per cent for Charlottetown up to 31.8 per cent for Montreal families of British origin. There was a clearly discernible tendency for food percentages to be highest in the larger cities. Proportions of expenditure devoted to shelter ranged from 15.1 per cent for Charlottetown to 20.8 per cent in Ottawa. The Edmonton and Vancouver shelter percentages were increased materially by families which had bought homes during the year, and made substantial payments from savings or loans. With the exception of these two cities, capital expenditure upon homes did not exceed an average of one per cent. Almost exactly one-third of the families were owners, but there were wide variations in the proportions of owners in individual cities. These ranged from 2 per cent for Montreal families of British origin to 48 per cent in Winnipeg and coincided in most cases fairly closely with proportions indicated by latest census records.

Proportions of average family living expenditure upon fuel and light ranged between 4.5 per cent in Quebec City and 7.7 per cent in Charlottetown. These percentages were generally related more closely to readily accessible supplies of fuel than to climate.

Percentages of total expenditure devoted to clothing were remarkably consistent, varying only from 9.6 for the families in Vancouver to 12.4 for Montreal French families.

In residual budget groups correspondingly close comparisons existed. Recreation averages, for example, were within limits of 4.3 per cent and 7.2 per cent for all cities. The figures representing the combined amounts for life insurance premiums, savings, and payments on debts incurred prior to the survey year varied not more than 2 per cent throughout the range of averages for all 12 cities, and centred around 9 per cent. Net savings were by no means as high as this however, since the value of accounts outstanding on September 30 for the survey year averaged nearly 5 per cent of total expenditures. Other approximate expenditure percentages for all families in the 12 cities were as follows: Home furnishings and maintenance 7 per cent, health 4 per cent,





personal care 2 per cent, motor car 4 per cent, other transportation 2 per cent, education and vocation 1 per cent, and community welfare and gifts 3 per cent. Gifts include only items to persons not members of the family. The proportion of families owning motor cars varied according to regions. In the Maritimes about one-third of survey families were car owners, in Quebec about one-tenth, in Ontario nearly one-half, and in western cities about one-third.

The principal value of summary results presented at this time is to provide a basis of comparing the living expenditure patterns of the same type of Canadian wage-earner families with similar average annual earnings in representative Canadian cities. This is quite different from a comparison of average levels of living from city to city. Census records indicate that the proportion of families with annual earnings ranging between \$450 and \$2,500 differs materially from one city to another. Consequently, in order to obtain an earnings sample representative of each city, it would have been necessary to remove any limits upon family earnings and to increase the number of records collected. A further limitation concerning family composition was also imposed to increase the accuracy of cross-sectional comparisons of living expenditures. The proportion of wage-earner families with no children varies considerably from one region to another, and a purely random sample without regard to the presence or absence of children, therefore, would have yielded city averages of persons and children per family that differed materially. The plan which was followed produced city averages of persons per family which in British families, for example, ranged only from 4.8 to 4.0 while corresponding city averages of children per family varied only from 2.7 to 1.8. The average number of rooms per person ranged between limits of 1.3 and 0.9. These facts serve to illustrate that the present survey was planned to examine family living expenditure patterns in different cities for the same type of family in generally comparable economic circumstances. Any comparison of average living standards from city to city must take account also of differences in earnings levels and other related factors.

More detailed results which are to follow will show average annual purchases of the principal items entering into wage-earner family budgets. This material will provide much useful market data concerning family average consumption of individual commodities, and also will make possible the preparation of typical wage-earner family budgets of use in measuring the adequacy wage levels and in making accurate measurements of changes in living costs. Exact records of food purchases for one week during the survey period will also provide much data concerning family diets and conditions of nutrition. This is to be supplemented by comparable records for one week in February and May 1939.





DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

CHARLOTTETOWN, PRINCE EDWARD ISLAND

62-D-67

At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in typical Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of Charlottetown, P.E.I., and other statements are also being released at this time for Halifax, Saint John, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton and Vancouver.

Records in Charlottetown were collected for the year ending September, 1938, from families of British origin, with both parents and from one to five children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per annum. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living. The 54 families selected in Charlottetown averaged 4.7 persons of which 2.4 were children.

Records from these 54 typical wage-earner families show that 59 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately 25 per cent was spent on foods, 15 per cent upon shelter, 8 per cent for fuel and light, and 11 per cent upon clothing. Another 9 per cent was devoted to the maintenance of the home, and 6.5 per cent to health and personal care. Slightly less than 6 per cent spent on recreation was greater than the combined expenditures upon education, community welfare and gifts outside of the family circle. Only 17 of the families owned motor cars, and the average amount spent per family on current operating costs and the purchase of cars was just 4.5 per cent of total family expenditure, while less than one per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$157, or slightly more than 10 per cent of the expenditure total. Balanced against this amount was an average of \$104 per family owing on accounts contracted during the survey year.



Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic circumstances. The average age of the father was close to 38 years in all income groups but the number of children per family dropped steadily from 3.3 in the group with income of from \$100 to \$199 per person to 1.5 children for families with income from \$500 to \$599 per person. The corresponding averages of annual income per family increased from \$815 to \$1,880 in these respective groups, and the number of rooms per person mounted from .9 to 1.9. There was a sharp drop in the percentage of expenditure upon foods from 36 to 17 corresponding with the rise in income per person from \$100-199 to \$500-599. Clothing percentages showed a more moderate decrease, but the expenditure pattern for other budget groups at successive income per person levels did not appear so closely related to the amount of income.

Distribution of Annual Living Expenditures for 54 Charlottetown Wage-Earner Families  
(Year ending September 30, 1938)

Budget Group	\$	Percentage of Total Expenditure
Food .....	390	25.3
Housing .....	233	15.1
Fuel and Light .....	120	7.7
Clothing .....	171	11.1
Household Operation and Furnishings .....	140	9.1
Health and Personal Care .....	99	6.5
Education, Welfare, Gifts .....	64	4.2
Recreation .....	91	5.9
Savings* .....	157	10.2
Motor Car .....	69	4.5
Other Transportation .....	6	0.4
TOTAL .....	1,540	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$104 per family, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.





Published by Authority of the Hon. W. D. Euler, M.P.,  
Minister of Trade and Commerce

DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

EDMONTON, ALBERTA

62-D-67

At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in typical Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of Edmonton, and other statements are also being released at this time for Charlottetown, Halifax, Saint John, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Vancouver.

Records in Edmonton were collected for the year ending September, 1938, from families of British origin, with both parents and from one to five children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per annum. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living. The 101 families selected in Edmonton averaged 4.3 persons of which 2.2 were children. This compares with an average of 4.0 persons and 1.8 children per household shown by the 1931 census.

Records from these 101 typical wage-earner families show that 60 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately 27 per cent was spent on foods, 17.4 per cent upon shelter, 5 per cent for fuel and light, and 10.5 per cent upon clothing. Another 8 per cent was devoted to the maintenance of the home, and 6 per cent to health and personal care. The 6.5 per cent spent on recreation was almost twice the combined expenditures upon education, community welfare and gifts outside of the family circle. Only 35 of the families owned motor cars, and the average amount spent per family on current operating costs and the purchase of cars was just 5.3 per cent of total family expenditure, while another 1.7 per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$140, or 9 per cent of the expenditure total. Balanced against this amount was an average of \$89 per family owing on accounts contracted during the survey year.



Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic circumstances. The average age of the father was close to 40 years in all income groups but the number of children per family dropped steadily from 3.6 in the group with income of from \$100 to \$199 per person to 1.1 children for families with income from \$500 to \$599 per person. The corresponding averages of annual income per family increased from \$982 to \$1,719 in these respective groups, and the number of rooms per person mounted from 0.8 to 1.5. There was a sharp drop in the percentage of expenditure upon foods from 35.7 to 24.7 corresponding with the rise in income per person from \$100-199 to \$500-599. Clothing percentages showed a more moderate decrease, but the expenditure pattern for other budget groups at successive income per person levels did not appear so closely related to the amount of income.

Distribution of Annual Living Expenditures for 101 Edmonton Wage-Earner Families.  
(Year ending September 30, 1938)

Budget Group	\$	Percentage of Total Expenditure
Food .....	419	26.9
Housing .....	271	17.4
Fuel and Light .....	78	5.0
Clothing .....	163	10.5
Household Operation and Furnishings .....	129	8.2
Health and Personal Care .....	90	5.8
Education, Welfare, Gifts .....	57	3.7
Recreation .....	100	6.5
Savings* .....	140	9.0
Motor Car .....	82	5.3
Other Transportation .....	27	1.7
TOTAL .....	1,556	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$89 per family, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.





DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCEFAMILY LIVING EXPENDITURES IN CANADAHALIFAX, NOVA SCOTIA

62-D-67

At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in typical Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of Halifax, N.S., and other statements are also being released at this time for Charlottetown, St. John, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton and Vancouver.

Records in Halifax were collected for the year ending September, 1938, from families of British origin, with both parents and from one to five children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per annum. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living. The 70 families selected in Halifax averaged 4.5 persons of which 2.4 were children. This compares with an average of 4.6 persons and 2.0 children per household shown by the 1931 census.

Records from these 70 typical wage-earner families show that 63 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately twenty-six per cent was spent on foods, 20 per cent upon shelter, 7 per cent for fuel and light, and 10 per cent upon clothing. Another 8 per cent was devoted to the maintenance of the home, and 6 per cent to health and personal care. Slightly less than 5 per cent spent on recreation was greater than the combined expenditures upon education, community welfare and gifts outside of the family circle. Only 18 of the 70 families owned motor cars, and the average amount spent per family on current operating costs and the purchase of cars was just 3 per cent of total family expenditure, while another 1 per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$165, or almost 10 per cent of the expenditure total. Balanced against this amount was an average of \$105 per family owing on accounts contracted during the survey year.



Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic circumstances. The average age of the father was close to 38 years in all income groups but the number of children per family dropped steadily from 4.4 in the group with income of from \$100 to \$200 per person to 1.3 children for families with income from \$500 to \$600 per person. The corresponding averages of annual income per family increased from \$995 to \$1,744 in these respective groups, and the number of rooms per person mounted from .7 to 1.7. There was a sharp drop in the percentage of expenditure upon foods from 38.0 to 22.1 corresponding with the rise in income per person from \$100-\$200 to \$500-\$600. Clothing percentages showed a more moderate decrease, but the expenditure pattern for other budget groups at successive income per person levels did not appear so closely related to the amount of income.

Distribution of Annual Living Expenditures for 70 Halifax Wage-Earner Families  
(Year ending September 30, 1938)

Budget Group	\$	Percentage of Total Expenditure
Food .....	449	25.9
Housing .....	343	19.8
Fuel and Light .....	122	7.0
Clothing .....	168	9.7
Household Operation and Furnishings .....	131	7.6
Health and Personal Care .....	110	6.4
Education, Welfare, Gifts .....	70	4.0
Recreation .....	103	5.9
Savings* .....	165	9.6
Motor Car .....	52	3.0
Other Transportation .....	19	1.1
TOTAL .....	1,732	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$105 per family, and a small portion of expenditures were also financed by reducing bank balances and the sale of property.





DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCEFAMILY LIVING EXPENDITURES IN CANADALONDON, ONTARIO  
1

62-D-67

At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in representative Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of London, Ontario, and other statements are also being released at this time for Charlottetown, Halifax, Saint John, Quebec, Montreal, Ottawa, Toronto, Winnipeg, Saskatoon, Edmonton and Vancouver.

Records in London were collected for the year ending September, 1938, from families of British origin, with both parents and from one to five children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per year. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living. The 65 families selected in London averaged 4.0 persons of which 1.8 were children. This compares with an average of 3.9 persons and 1.5 children per household shown by the 1931 census.

Records from these 65 typical wage-earner families show that 60 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately 26 per cent was spent on foods, 17 per cent upon shelter, 7 per cent for fuel and light, and 10 per cent upon clothing. Another 8.2 per cent was devoted to the maintenance of the home, and 5.7 per cent to health and personal care. The 6 per cent spent on recreation was slightly more than double the combined expenditures upon education, community welfare and gifts outside of the family circle. Only 29 of the families owned motor cars, and the average amount spent per family on current operating costs and the purchase of cars was just 6.0 per cent of total family expenditure, while another 1.1 per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$146, or almost 10 per cent of the expenditure total. Balanced against this amount was an average of \$82 per family owing on accounts contracted during the survey year.



Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic circumstances. The average age of the father was close to 40 years in all income groups but the number of children per family dropped steadily from 2.2 in the group with income of from \$200 to \$299 per person to 1.5 children for families with income from \$400 to \$499 per person. The corresponding averages of annual income per family increased from \$1,075 to \$1,589 in these respective groups, and the number of rooms per person mounted from 1.2 to 1.5. There was a drop in the percentage of expenditure upon foods from 30.4 to 25.1 corresponding with the rise in income per person from \$200-299 to \$400-499, but the expenditure pattern for other budget groups at successive income per person levels did not appear closely related to the amount of income.

Distribution of Annual Living Expenditures for 65 London Wage-Earner Families  
(Year ending September 30, 1938)

Budget Group	\$	Percentage of Total Expenditure
Food .....	381	25.7
Housing .....	254	17.1
Fuel and Light .....	111	7.5
Clothing .....	149	10.0
Household Operation and Furnishings .....	120	8.2
Health and Personal Care .....	83	5.7
Education, Welfare, Gifts .....	42	2.8
Recreation .....	90	6.0
Savings* .....	146	9.9
Motor Car .....	90	6.0
Other Transportation .....	16	1.1
TOTAL .....	1,482	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$82 per family, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.





62-D-67  
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Minister of Trade and Commerce

DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

MONTREAL, QUEBEC

At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in typical Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of Montreal and other statements are also being released at this time for Charlottetown, Halifax, Saint John, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton and Vancouver.

Records in Montreal were collected for the year ending September, 1938, from 141 families of French origin, 69 families of British origin and 48 families of other racial origin, with both parents and one or more children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per annum. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living.

Differences in data for the three racial groups were generally very slight. The average percentages of expenditure upon food, for example, were 30.7 for French families, 31.8 for British families and 32.4 for families of other racial origin. Combined percentages for the four budget groups--food, shelter, fuel and light and clothing, usually classed as necessities, were 64.4, 65.4, and 68.3 for these respective family groups. The only noteworthy differences concerned the average size of families, and proportions of expenditure devoted to household maintenance, recreation, motor cars and savings. The average number of persons in French families was moderately higher than for the other family groups. French families also devoted a slightly higher proportion of expenditure to household maintenance and furnishings. The average expenditure for British families upon motor cars was appreciably above the average for all Montreal families. The "Other" racial origin group expended relatively larger amounts upon recreation and saved a smaller proportion of income than the French and British groups.

Detail for all three groups of families is shown in a table following, but subsequent comments are limited to data from French families which may be taken as repre-





sentative. The 141 French families selected in Montreal averaged 5.6 persons of which 3.5 were children. This compares with an average of 4.6 persons and 2.2 children per household shown for Montreal as a whole by the 1931 census.

Records from these 141 typical wage-earner families show that 64 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately 31 per cent was spent on foods, 16 per cent upon shelter, 5 per cent for fuel and light, and 12 per cent upon clothing. Another 8.8 per cent was devoted to the maintenance of the home, and 5.4 per cent to health and personal care. Slightly more than 5 per cent was spent on recreation, and the combined expenditures upon education, community welfare and gifts averaged 3.3 per cent. Only 13 of the families owned motor cars, and the average amount spent per family on current operating costs and the purchase of cars was just 1.3 per cent of total family expenditure, while another 2 per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$149, or almost 10 per cent of the expenditure total. Balanced against this amount was an average of \$87 per family owing on accounts contracted during the survey year.

Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic circumstances. The average age of the father was close to 40 years in all income groups but the number of children per family dropped steadily from 4.9 in the group with income of from \$100 to \$199 per person to 1.6 children for families with income from \$400 to \$499 per person. The corresponding averages of annual income per family increased from \$1,122 to \$1,568 in these respective groups, and the number of rooms per person mounted from 0.7 to 1.3. There was a drop in the percentage of expenditure upon foods from 35.5 to 28.5 corresponding with the rise in income per person from \$100-199 to \$400-499, but expenditure percentages for other budget groups at successive income per person levels did not appear so closely related to the amount of income.

Distribution of Annual Living Expenditures for Montreal Wage-Earner Families.  
(Year ending September 30, 1938)

Budget Group	\$			Percentage of Total Expenditure		
	141 French	69 British	48 Other	141 French	69 British	48 Other
Food .....	473	486	477	30.7	31.8	32.4
Housing .....	250	245	273	16.3	16.0	18.6
Fuel and Light .....	77	87	71	5.0	5.7	4.8
Clothing .....	190	182	184	12.4	11.9	12.5
Household Operation and Furnishings .....	136	99	120	8.8	6.5	8.2
Health and Personal Care	34	73	70	5.4	4.8	4.8
Education, Welfare, Gifts.	51	47	44	3.3	3.1	2.9
Recreation .....	78	80	85	5.1	5.3	5.8
Savings* .....	149	135	94	9.7	8.8	6.4
Motor Car .....	21	53	16	1.3	3.5	1.1
Other Transportation ...	30	39	37	2.0	2.6	2.5
TOTAL .....	\$1,539	\$1,526	\$1,471	100.0	100.0	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$87, \$69, and \$108 per family respectively, for French, British, and "Other" family groups, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.





DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

OTTAWA, CANADA

62-D-67

At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in representative Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of Ottawa and other statements are also being released at this time for Charlottetown, Halifax, Saint John, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton and Vancouver.

Records in Ottawa were collected for the year ending September, 1938, from families of British origin, with both parents and from one to five children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per year. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living. The 95 families selected in Ottawa averaged 4.5 persons of which 2.3 were children. This compares with an average of 4.4 persons and 2.0 children per household shown by the 1931 census.

Records from these 95 typical wage-earner families show that 61 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately 24 per cent was spent on foods, 21 per cent upon shelter, 6 per cent for fuel and light, and 10 per cent upon clothing. Another 7.1 per cent was devoted to the maintenance of the home, and 6.2 per cent to health and personal care. The 5.5 per cent spent on recreation was greater than the combined expenditures upon education, community welfare and gifts. There were 45 families with motor cars, and the average amount spent per family on current operating costs and the purchase of cars was 4.4 per cent of total family expenditure, while another 1.4 per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$181, or more than 10 per cent of the expenditure total. Balanced against this amount was an average of \$89 per family owing on accounts contracted during the survey year.



Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic circumstances. The average age of the father was close to 41 years in all income groups but the number of children per family dropped steadily from 3.1 in the group with income of from \$100 to \$199 per person to 1.5 children for families with income from \$500 to \$599 per person. The corresponding averages of annual income per family increased from \$810 to \$1,909 in these respective groups, and the number of rooms per person mounted from 0.9 to 1.5. There was a sharp drop in the percentage of expenditure upon foods from 32.5 to 20.6 corresponding with the rise in income per person from \$100-199 to \$500-599, but the expenditure pattern for other budget groups at successive income per person levels did not appear closely related to the amount of income.

Distribution of Annual Living Expenditures for 95 Ottawa Wage-Earner Families  
(Year ending September 30, 1938)

Budget Group	\$	Percentage of Total Expenditure
Food .....	421	24.6
Housing .....	356	20.9
Fuel and Light .....	101	5.9
Clothing .....	166	9.7
Household Operation and Furnishings .....	124	7.2
Health and Personal Care .....	106	6.2
Education, Welfare, Gifts .....	61	3.6
Recreation .....	95	5.5
Savings* .....	181	10.6
Motor Car .....	75	4.4
Other Transportation .....	25	1.4
TOTAL .....	1,711	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$89 per family, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.





DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

QUEBEC CITY

62-D-67

At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in representative Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of Quebec and other statements are also being released at this time for Charlottetown, Halifax, Saint John, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton and Vancouver.

Records in Quebec were collected for the year ending September, 1938, from families of French origin, with both parents and from one to five children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per year. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living. The 70 families selected in Quebec averaged 4.9 persons of which 2.8 were children. This compares with an average of 5.3 persons and 2.9 children per household shown by the 1931 census.

Records from these 70 typical wage-earner families show that 62 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately 29 per cent was spent on foods, 18 per cent upon shelter, 4 per cent for fuel and light, and 11 per cent upon clothing. Another 11.3 per cent was devoted to the maintenance of the home, and 6.7 per cent to health and personal care. Slightly less than 5 per cent spent on recreation was greater than the combined expenditures upon education, community welfare and gifts. Only 8 of the families owned motor cars, and the average amount spent per family on current operating costs and the purchase of cars was just 1.3 per cent of total family expenditure, while another 1.2 per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$117, or almost 9 per cent of the expenditure total. Balanced against this amount was an average of \$72 per family owing accounts contracted during the survey year.

Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic



circumstances. The average age of the father was close to 38 years in all income groups but the number of children per family dropped steadily from 3.4 in the group with income of from \$100 to \$199 per person to 2.2 children for families with income from \$300 to \$399 per person. The corresponding averages of annual income per family increased from \$855 to \$1,436 in these respective groups, and the number of rooms per person mounted from 0.8 to 1.2. There was a sharp drop in the percentage of expenditure upon foods from 33.3 to 25.2 corresponding with the rise in income per person from \$100-199 to \$300-399, but the expenditure pattern for other budget groups at successive income per person levels did not appear closely related to the amount of income.

Distribution of Annual Living Expenditures for 70 Quebec Wage-Earner Families  
(Year ending September 30, 1938)

Budget Group	\$	Percentage of Total Expenditure
Food .....	390	29.3
Housing .....	236	17.7
Fuel and Light .....	60	4.5
Clothing .....	142	10.7
Household Operation and Furnishings .....	150	11.3
Health and Personal Care .....	89	6.7
Education, Welfare, Gifts .....	48	3.7
Recreation .....	64	4.8
Savings* .....	117	8.8
Motor Car .....	17	1.3
Other Transportation .....	16	1.2
TOTAL .....	1,329	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$72 per family, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.





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FAMILY LIVING EXPENDITURES IN CANADA

SAINT JOHN, NEW BRUNSWICK.

62-D-67

At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in typical Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of Saint John, N.B., and other statements are also being released at this time for Charlottetown, Halifax, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton and Vancouver.

Records in Saint John were collected for the year ending September, 1938, from families of British origin, with both parents and from one to five children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per annum. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living. The 78 families selected in Saint John averaged 4.5 persons of which 3.4 were children. This compares with an average of 4.2 persons and 1.9 children per household shown by the 1931 census.

Records from these 78 typical wage-earner families show that 64 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately thirty per cent was spent on foods, 17 per cent upon shelter, 7 per cent for fuel and light, and 10 per cent upon clothing. Another 6 per cent was devoted to the maintenance of the home, and 6 per cent also to health and personal care. Slightly more than 4 per cent spent on recreation was almost equal to the combined expenditures upon education, community welfare and gifts outside of the family circle. Only 18 of the families owned motor cars, and the average amount spent per family on current operating costs and the purchase of cars was just 3.7 per cent of total family expenditure, while another 1.1 per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$126, or 9 per cent of the expenditure total. Balanced against this amount is an average of \$45 per family owing on accounts contracted during the survey year.

Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic



circumstances. The average age of the father was close to 40 years in all income groups but the number of children per family dropped steadily from 3.4 in the group with income of from \$100 to \$200 per person to 1.6 children for families with income from \$500 to \$600. per person. The corresponding averages of annual income per family increased from \$864 to \$1,971 in these respective groups, and the number of rooms per person mounted from .9 to 1.8. There was a sharp drop in the percentage of expenditure upon foods from 42 to 21 corresponding with the rise in income per person from \$100-199 to \$500-599. Clothing percentages showed a more moderate decrease, but the expenditure pattern for other budget groups at successive income per person levels did not appear so closely related to the amount of income.

Distribution of Annual Living Expenditures for 78 Saint John Wage-Earner Families  
(Year ending September 30, 1938)

Budget Group	\$	Percentage of Total Expenditure
Food .....	424	30.1
Housing .....	239	17.0
Fuel and Light .....	103	7.3
Clothing .....	141	10.0
Household Operation and Furnishings .....	84	6.0
Health and Personal Care .....	83	5.9
Education, Welfare, Gifts .....	79	5.6
Recreation .....	61	4.3
Savings* .....	126	9.0
Motor Car .....	53	3.7
Other Transportation .....	15	1.1
TOTAL .....	1,408	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$45 per family, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.





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FAMILY LIVING EXPENDITURES IN CANADA

TORONTO, ONTARIO

At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in representative Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of Toronto, and other statements are also being released at this time for Charlottetown, Halifax, Saint John, Quebec, Montreal, Ottawa, London, Winnipeg, Saskatoon, Edmonton and Vancouver.

Records in Toronto were collected for the year ending September, 1938, from families of British origin, with both parents and from one to five children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per year. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living. The 129 families selected in Toronto averaged 4.3 persons of which 2.2 were children. This compares with an average of 4.1 persons and 1.6 children per household shown by the 1931 census.

Records from these 129 typical wage-earner families show that 62 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately 27 per cent was spent on foods, 19 per cent upon shelter, 6 per cent for fuel and light, and 10 per cent upon clothing. Another 7.8 per cent was devoted to the maintenance of the home, and 5.1 per cent to health and personal care. Slightly more than 5 per cent spent on recreation was greater than the combined expenditures upon education, community welfare and gifts outside of the family circle. Only 59 of the families owned motor cars, and the average amount spent per family on current operating costs and the purchase of cars was just 6.4 per cent of total family expenditure, while another 1.9 per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$151, or almost 9 per cent of the expenditure total. Balanced against this amount was an average of \$76 per family owing on accounts contracted during the survey year.



Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic circumstances. The average age of the father was close to 38 years in all income groups but the number of children per family dropped steadily from 3.2 in the group with income of from \$100 to \$199 per person to 1.5 children for families with income from \$500 to \$599 per person. The corresponding averages of annual income per family increased from \$891 to \$1,893 in these respective groups, and the number of rooms per person mounted from 0.8 to 1.6. There was a sharp drop in the percentage of expenditure upon foods from 39.3 to 24.1 corresponding with the rise in income per person from \$100-199 to \$500-599, but the expenditure pattern for other budget groups at successive income per person levels did not appear so closely related to the amount of income.

Distribution of Annual Living Expenditures for 129 Toronto Wage-Earner Families.  
(Year ending September 30, 1938)

Budget Group	\$	Percentage of Total Expenditure
Food .....	455	26.9
Housing .....	316	18.7
Fuel and Light .....	101	6.0
Clothing .....	169	10.0
Household Operation and Furnishings .....	133	7.8
Health and Personal Care .....	86	5.1
Education, Welfare, Gifts .....	55	3.2
Recreation .....	87	5.1
Savings* .....	151	8.9
Motor Car .....	108	6.4
Other Transportation .....	32	1.9
TOTAL .....	1,693	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$76 per family, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.





DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

62-D-67

FAMILY LIVING EXPENDITURES IN CANADA

SASKATOON, SASKATCHEWAN

At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in typical Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of Saskatoon, and other statements are also being released at this time for Charlottetown, Halifax, Saint John, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Edmonton and Vancouver.

Records in Saskatoon were collected for the year ending September, 1938, from families of British origin, with both parents and from one to five children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per annum. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living. The 122 families selected in Saskatoon averaged 4.3 persons of which 2.2 were children. This compares with an average of 4.3 persons and 1.8 children per household shown by the 1931 census.

Records from these 122 typical wage-earner families show that 61 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately 26 per cent was spent on foods, 18 per cent upon shelter, 7 per cent for fuel and light, and 10 per cent upon clothing. Another 8.4 per cent was devoted to the maintenance of the home, and 6.3 per cent to health and personal care. Slightly more than 7 per cent spent on recreation was nearly double the combined expenditures upon education, community welfare and gifts outside of the family circle. Only 40 of the families owned motor cars, and the average amount spent per family on current operating costs was just 1.9 per cent of total family expenditure, while another 1.4 per cent was taken by other forms of transportation. No cars were purchased by these families during the survey year. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$162, or almost 10 per cent of the expenditure total. Balanced against this amount was an average of \$92 per family owing on accounts contracted



during the survey year.

Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic circumstances. The average age of the father was close to 40 years in all income groups but the number of children per family dropped steadily from 4.0 in the group with income of from \$100 to \$199 per person to 1.4 children for families with income from \$500 to \$599 per person. The corresponding averages of annual income per family increased from \$944 to \$1,931 in these respective groups, and the number of rooms per person mounted from 1.0 to 1.5. There was a sharp drop in the percentage of expenditure upon foods from 34.9 to 21.4 corresponding with the rise in income per person from \$100-199 to \$500-599. Clothing percentages showed a more moderate decrease, but the expenditure pattern for other budget groups at successive income per person levels did not appear so closely related to the amount of income.

Distribution of Annual Living Expenditures for 122 Saskatoon Wage-Earner Families.  
(Year ending September 30, 1938)

Budget Group	\$	Percentage of Total Expenditure
Food .....	434	26.2
Housing .....	289	17.5
Fuel and Light .....	118	7.1
Clothing .....	168	10.2
Household Operation and Furnishings .....	138	8.4
Health and Personal Care .....	104	6.3
Education, Welfare, Gifts .....	66	4.0
Recreation .....	119	7.2
Savings* .....	162	9.8
Motor Car .....	31	1.9
Other Transportation .....	23	1.4
TOTAL .....	1,652	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$92 per family, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.





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FAMILY LIVING EXPENDITURES IN CANADA

VANCOUVER, BRITISH COLUMBIA

Some interesting data concerning wage-earner family living standards have recently been obtained from a Vancouver survey of urban family living expenditures. This survey was authorized at the last session of Parliament, which provided for an investigation by the Dominion Bureau of Statistics into nutrition and family living expenditures in representative Canadian cities. In October and November accordingly, surveys were made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete record of findings. The present statement concerning the City of Vancouver, B.C., is similar to other statements to be released for Charlottetown, Halifax, Saint John, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, and Edmonton.

Records in Vancouver were collected for the year ending September, 1938, from families of British origin, with both parents and from one to five children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per year. Within these limits, families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living. The 168 families selected in Vancouver averaged 4.4 persons of which 2.3 were children. This compares with an average of 3.4 persons and 1.3 children per household shown by the 1931 census.

Records from these 168 typical wage-earner families show that 61 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately 28 per cent was spent on foods, 18 per cent upon shelter, 5 per cent for fuel and light, and 10 per cent upon clothing. Another 8.6 per cent was devoted to the maintenance of the home, and 5.5 per cent to health and personal care. Slightly less than 6 per cent was spent on recreation and the combined expenditures upon education, community welfare and gifts outside of the family circle amounted to 4.2 per cent. Only 2 of the families owned motor cars, and the average amount spent per family on current operating costs and the purchase of cars was just 3.9 per cent of total family expenditure, while another 2.7 per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$135, or 8.6 per cent of the expenditure total. Balanced



against this amount was an average of \$71 per family owing on accounts contracted during the survey year.

Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and in their economic circumstances. The average age of the father was close to 42 years in all income groups but the number of children per family dropped steadily from 3.7 in the group with income of from \$100 to \$199 per person to 1.4 children for families with income from \$500 to \$599 per person. The corresponding averages of annual income per family increased from \$1,015 to \$1,800 in these respective groups, and the number of rooms per person mounted from 0.9 to 1.3. There was a sharp drop in the percentage of expenditure upon foods from 42.7 to 21.6 corresponding with the rise in income per person from \$100-199 to \$500-599. Clothing percentages showed moderate decreases in the higher income groups but the expenditure pattern for other budget groups at successive income per person levels did not appear closely related to the amount of income.

Distribution of Annual Living Expenditures for 168 Vancouver Wage-Earner Families  
(Year ending September 30, 1938)

Budget Group	\$	Percentage of Total Expenditure
Food .....	440	28.3
Housing .....	278	17.9
Fuel and Light .....	76	4.9
Clothing .....	150	9.6
Household Operation and Furnishings .....	134	8.6
Health and Personal Care .....	87	5.5
Education, Welfare, Gifts .....	66	4.2
Recreation .....	90	5.8
Savings * .....	135	8.6
Motor Car .....	60	3.9
Other Transportation .....	42	2.7
TOTAL .....	\$1,558	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$71 per family, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.





DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

WINNIPEG, MANITOBA

62-D-67

At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in representative Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of Winnipeg, Manitoba, and other statements are also being released at this time for Charlottetown, Halifax, Saint John, Quebec, Montreal, Ottawa, Toronto, London, Saskatoon, Edmonton and Vancouver.

Records in Winnipeg were collected for the year ending September, 1938, from 184 families of British origin and 45 families of other racial origins. Both parents and from one to five children were present in the home, and in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per year. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living. The 184 families of British origin selected in Winnipeg averaged 4.3 persons of which 2.2 were children. The family composition of the mixed racial origin group was similar to that of the British group, with 4.5 persons and 2.4 children. This compares with an average of 4.4 persons and 1.8 children per household shown by the 1931 census.

Records from these 184 typical wage-earner families show that 62 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately 27 per cent was spent on foods, 18 per cent upon shelter, 7 per cent for fuel and light, and 10 per cent upon clothing. Another 6.5 per cent was devoted to the maintenance of the home, and 5.5 per cent to health and personal care. Slightly more than 6 per cent spent on recreation was greater than the combined expenditures upon education, community welfare and gifts outside of the family circle. Only 60 of the families owned motor cars, and the average amount spent per family on current operating costs and the purchase of cars was just 3.3 per cent of total family expenditure, while another 2.3 per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$152, or almost 10 per cent of the expenditure total. Balanced against this amount was an average of \$65 per family owing on accounts contracted during the survey year.



Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic circumstances. The average age of the father was close to 43 years in all income groups but the number of children per family dropped steadily from 3.6 in the group with income from \$100 to \$199 per person to 1.2 children for families with income from \$500 to \$599 per person. The corresponding averages of annual income per family increased from \$942 to \$1,722 in these respective groups, and the number of rooms per person mounted from 0.9 to 1.5. There was a sharp drop in the percentage of expenditure upon foods from 35.0 to 24.0 corresponding with the rise in income per person from \$100-199 to \$500-599, but the expenditure pattern for other budget groups at successive income per person levels did not appear so closely related to the amount of income.

As may be observed from the following table, the distribution of expenditures by families of other racial origin resembled very closely that for British families in Winnipeg.

Distribution of Annual Living Expenditures for Winnipeg Wage-Earner Families.  
(Year ending September 30, 1938)

Budget Group	184 British Wage-Earner Families		45 Wage-Earner Families of Other Racial Origin	
	\$	Percentage of Total Expenditure	\$	Percentage of Total Expenditure
Food .....	431	27.6	457	30.8
Housing .....	275	17.7	246	16.7
Fuel and Light .....	110	7.0	103	7.0
Clothing .....	153	9.8	162	10.9
Household Operation and Furnishings .....	101	6.5	100	6.7
Health and Personal Care.	86	5.5	74	5.0
Education, Welfare, Gifts	68	4.4	53	3.6
Recreation .....	96	6.1	76	5.1
Savings* .....	152	9.8	107	7.2
Motor Car .....	51	3.3	68	4.6
Other Transportation ....	37	2.3	36	2.4
TOTAL .....	1,560	100.0	1,482	100.0

\* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$65 per family, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.





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DOMINION BUREAU OF STATISTICS - CANADA  
DEPARTMENT OF TRADE AND COMMERCEFAMILY LIVING EXPENDITURES IN CANADAEXPENDITURES FOR HEALTH MAINTENANCE

Results from a recent survey of Canadian urban wage-earner family living expenditures indicate that an annual average of approximately \$65 per family is spent upon health maintenance requirements and bills for sickness. The data which follow present a summary of survey results relating to health costs, and at a later date more detailed information will be available concerning amounts spent for medical and dental fees, hospital charges, medicine, eye-glasses, etc.

Expenditures on these items were obtained from 1,439 Canadian wage-earner families in twelve cities representing all nine provinces. They were recorded as part of a broad survey of family living expenditures conducted under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, by the Dominion Bureau of Statistics. Only self-supporting families with earnings ranging from \$450 to \$2,500 were asked for statements of annual expenditures. In all cases husband and wife were living together with one or more children, and in some instances, a lodger or a domestic lived with the family. Results were compiled separately for families of different racial origin. British family groups were surveyed in all cities except Quebec; French groups in Montreal and Quebec; and groups representing other racial origins in Montreal and Winnipeg.

Health expenditures for 53 per cent of families were for amounts of less than \$50 for the survey year ending September 30, 1938. An additional 26 per cent spent between \$50 and \$100 per year, and in only 5 per cent of the cases did annual health expenditures exceed \$200.

The proportions of total expenditure devoted to health costs showed very slight differences from city to city throughout the Dominion. Montreal families of mixed racial origin recorded the lowest proportion with 3.2 per cent, and the highest was for Quebec City with 5.3 per cent. In seven out of the twelve cities this proportion was between 4 and 5 per cent of total family living expenditures.

Dollar variations in average amounts per family spent for health were more appreciable. They ranged from \$46 for the Montreal group of families of mixed racial origin (exclusive of French and British) to \$85 per family in Halifax. Corresponding amounts per person were scattered between \$9 for the Montreal mixed racial group and \$19 for Halifax, Ottawa and Saskatoon families. It may be noted that the average amounts per person for English and French families of Montreal were almost identical, approximating



\$11 in both cases. Average amounts for families of other racial origin in Montreal and Winnipeg were lower by \$2 per person in Montreal and by \$4 per person in Winnipeg, than those for British and French groups.

Health costs bore a fairly clear-cut relationship to income. To examine this relationship, records were grouped according to the average amount of income per person rather than the amount per family. For the majority of families in the sample, average annual income per person ranged between \$200 and \$400. For 1,135 families of British origin, health costs per family centred around 4 per cent of total expenditures in each income interval of \$100 per person between \$100 and \$600. Average amounts per family within this range increased from \$37 in the \$100-\$199 group to \$84 in the \$500-\$599 group, while average amounts per person rose from \$7 to \$25 within these same limits.

Annual Health Costs Reported by 1,439 Canadian Urban Wage-Earner Families  
Year Ending September, 1938

Family Health Costs		Number of Families Reporting
\$ 0 - \$ 49	.....	759
50 - 99	.....	370
100 - 149	.....	167
150 - 199	.....	64
200 - 399	.....	65
400 - 599	.....	10
600 +	.....	4
Total .....		1,439

Health Costs in Relation to Family Expenditure  
1,439 Wage-Earner Families in Twelve Canadian Cities

City	Health Costs as a Percentage of Family Expenditure	Average / Health Costs per Family	Average Health Costs per Person
Charlottetown .....	4.6	\$ 70	\$ 16
Halifax .....	4.9	85	19
Saint John .....	4.5	64	15
Quebec .....	5.3	71	15
Montreal - French .....	3.9	61	11
- British .....	3.3	51	11
- Other .....	3.2	46	9
Ottawa .....	4.8	83	19
Toronto.....	3.5	59	14
London .....	3.9	57	15
Winnipeg - British .....	3.9	61	15
- Other .....	3.4	50	11
Saskatoon .....	4.8	80	19
Edmonton .....	4.3	67	16
Vancouver .....	4.0	63	15

Health Costs for 1,135 British Families According to Income per Person

Family Income Per Person	\$0-\$99	\$100-\$199	\$200-\$299	\$300-\$399	\$400-\$499	\$500-\$599	\$600+
Number of Families...	2	114	320	312	220	106	61
Average Family Health Costs .....	\$40	\$37	\$58	\$69	\$74	\$84	\$98
Family Health Costs as Percentage of Total Expenditure...	4.7	3.7	4.3	4.4	4.2	4.2	3.8
Average Health Costs Per Person ...	\$ 4	\$ 7	\$12	\$17	\$21	\$25	\$30















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